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ABSTRACT

Through a traditional status-attainment approach, this paper examines the attainments of young women in adult life across the four domains of education, labor-force participation, financial resources and avoidance of poverty, and experience with welfare. These life attainments were explored for a cohort of 62 young women, ages 14 to 25 in 1968, across a period of 17 years until they were 31 to 42 years old. The study is guided by status-attainment theory, which ascribes attainments of adult life as a function of family origins and individual characteristics. Data are from the National Longitudinal Survey of Young Women, part of the National Longitudinal Surveys of Labor Market Experience. Many of these young women were from disadvantaged families, but many were able to avoid poverty and welfare. Social capital, in the sense of both resource and emotional investments by the family, significantly enhanced these women's abilities to secure positive attainments. Its impact was most predictive of educational attainment, especially postsecondary education. However, it did not directly influence participating consistently in the labor force, securing financial resources, or avoiding poverty and welfare. The study supports the need for additional exploration of the importance of social capital. Thirty-eight tables present survey findings. An appendix discusses coding for the study. (Contains 32 references.) (SLD)

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SOCIAL CAPITAL AND THE SUCCESSFUL TRANSITION TO ADULTHOOD AMONG "AT RISK" YOUNG WOMEN

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INTRODUCTION

Much has been written about the transition from childhood to adult life and the factors contributing to the transition to adulthood (Blau and Duncan, 1967; Sewell and Shah, 1967; Portes and Wilson, 1976; Hogan and Kitagawa, 1983; Rindfuss and St. John, 1983; Mott and Marsiglio, 1985). In fact, the status attainment literature (Blau and Duncan, 1967; Sewell and Shah, 1967; Alexander and Eckland, 1974; Marini, 1978) focuses exclusively on the factors that contribute to education, occupation, and socioeconomic outcomes in adult life. Despite this ample literature, there is still disagreement about what aspects of family life and individual characteristics contribute to positive events in adult life, particularly among disadvantaged young people. For example, while many traditional measures of background characteristics -- family socioeconomic status, parental education, parental occupation -- have been consistently linked with life outcomes, findings are less consistent with respect to individual characteristics such as aspirations or family process measures, such as parental encouragement, particularly for young women and ethnic minorities (Marini, 1978; Alexander and Eckland, 1981; Sewell and Shah, 1967; Sewell, Haller and Ohlendorf, 1970; Portes and Wilson, 1976; Burke and Hoelter, 1988).

This paper contributes to our understanding of attainment among young women by exploring the influence of social capital (Coleman, 1988) on young women's life outcomes. Taking a traditional status attainment approach, we examine young women's attainments in adult life across four domains -- education, labor force participation, financial resources/avoidance of poverty, and experience with welfare. We explore these life attainments among a cohort of young women, age 14 to 25 in 1968, across a period of 17 years, to a time when the women were between 31 and 42

years of age. We investigate the influence of social capital on women's attainments, with specific attention to the contribution of social capital to life events among disadvantaged or "at-risk" women.

Our analysis focuses on three research questions:

- How frequently do women from "at risk" or disadvantaged backgrounds demonstrate positive life events? Are there race differences in the impact of risk on life attainments?
- Does social capital influence the likelihood of attainments in adult life? Does social capital contribute to life attainments net of risk status? Does social capital interact with background risk factors, to influence primarily youth at risk or those not at risk?
- Does the impact of social capital on life attainments remain after controlling for other family background and individual characteristics?

THEORETICAL FRAMEWORK

Status Attainment

Our study is guided by status attainment theory (Blau and Duncan, 1967) which ascribes the attainments of adult life as a function of family origins and individual characteristics. The main objective of the status attainment literature is to improve one's understanding of how different factors influence an individual's prospects for certain life outcomes, such as education, occupation and other socioeconomic attainments. The earliest status attainment model, presented by Blau and Duncan (1967), hypothesized that a man's occupational status was a function of both his family of origin and his personal characteristics. Father's education and occupation were used as a proxy for social status, while the young man's education and first occupation were the intervening behavioral variables influencing the probability of future occupational success.

Although status attainment theory has evolved to include explorations of gender and racial differences in attainment, one particular revision of the status attainment model (Sewell and Shah, 1967) is especially relevant for our current work. Sewell and Shah (1967) expanded the traditional

status attainment framework to include academic performance, aspirations, and the influence of significant others. By incorporating these social psychological factors in their model, they were able to demonstrate two important findings. First, they noted that while most lower class students did not achieve high levels of education, some low socioeconomic students did secure high levels of education despite their modest social origins. Second, they found that particular factors were important for the achievement of disadvantaged students. For disadvantaged women, mother's education was more important than father's education. Also, parental encouragement, net of socioeconomic status and mental ability, was found to be an important predictor of attainments among poor women. Their study provided the initial evidence that one's family background and ascribed characteristics do not predetermine socioeconomic attainments in adult life. Their work laid the foundation for further exploration of the factors that contribute to positive life outcomes among disadvantaged youth.

Our study adds to the current discussion of status attainment in two ways. First, we explore the impact of social capital, one facet of family life, on young women's life attainments. Social capital, a construct developed by James Coleman (1988), represents a new way of assessing how families and communities invest in the development of children's human capital. While the status attainment literature has not formally included "social capital" into its existing framework, several studies have investigated the impact of various elements of family investments such as parental encouragement, educational aspirations, and self-esteem, consistent with Coleman's theory of social capital (Sewell, Haller, and Ohlendorf, 1970; Portes and Wilson, 1976; Marini, 1978; Burke and Hoelter, 1988; Moore, Myers, Morrison, Brown, Nord, and Edmonston, 1993).

Second, we investigate the impact of social capital on women's attainments relative to their

level of socioeconomic disadvantage or "at-risk" status. Although early studies of Sewell and Shah showed that lower economic status students managed to secure positive attainments despite modest family beginnings, a full exploration of whether family and individual factors contribute to these attainments similarly for disadvantaged and advantaged youth, and how these factors impact on the life attainments of young women, has yet to be presented. Expanding the status attainment literature in this direction is a primary focus of this paper.

Social Capital

As referred to in our discussion of the status attainment literature, the second theoretical construct upon which our study is based is social capital, a term defined by Coleman (1988) to highlight a type of investment in the social development of children and young people. Social capital was first used by Coleman as a tool for combining two intellectual streams of thought. One, the sociological stream, views individuals as socialized and governed by norms, rules and obligations. The second, characteristic of the work of most economists, sees the actor as behaving independently to maximize self-interests. Social capital links these two world views and recognizes the importance of both individual actions and social context.

Coleman sees social capital as crucial for the development of the human capital of the next generation. Human capital, a construct developed in the early 1960s by economists (Schultz, 1961; Becker, 1964) is the acquired skills, capabilities and knowledge of an individual that increase productivity. Human capital is produced by working with individuals either through training programs, schools, mentoring or some other method that imparts new capabilities to them. The trust, consensus, shared values, and commitment that arise from "working with individuals" is the

social capital or investments essential for the creation of human capital in the next generation of adults.

Coleman includes several important aspects of family and community investments in his discussions of social capital, but two facets of his social capital theory are particularly relevant for the current study. First, explicit in social capital theory are the relationships between individuals, and between individuals and institutions such as school and churches. Indeed, social capital is embodied in the quantity and quality of interactions and the bonds that develop among family and community members. However, strong bonds require the physical presence of parents, or at a minimum, sustained contact with parents, their attention and involvement. This constant watch, so to speak, allows for a closed, monitored environment, where norms can be transmitted, and rewards and sanctions used to shape behavior. Thus, embedded in the social capital model are the mechanisms for how parents, families, and communities instill values and norms about adult life to young people, and how they prepare the next generation for adult life.

A second important aspect of Coleman's model is that parental and community investments are independent of socioeconomic status or monetary resources. Regardless of the availability of financial or human capital, parents and communities can still exercise discretion over how those resources will be used. In fact, Coleman argues that unless parents use discretion over how financial and human capital resources are invested in their children, the socialization of children will suffer. Indeed, parental human and financial capital may be irrelevant to children's well-being if they are used exclusively for parental pursuits outside the home.

At least two studies not specifically designed to test the theory of social capital support the notion of discretionary use of family resources. Bradley and Caldwell (1984) and Teachman (1987)

have both determined that the quality of the home environment is only weakly related to socioeconomic indicators. Further, home environments affect child outcomes over and above socioeconomic status. Thus, disadvantaged or "at-risk" families are capable of, and do make investments in their children's future despite limited resources. A reasonable next question is, then, to what extent does social capital minimize the influence of economic disadvantage and contribute to status attainment among young women? This question is the central focus of our paper.

DATA AND METHODOLOGY

Data

The data for this analysis are taken from the National Longitudinal Survey of Young Women (NLSYW), one of four cohorts in the National Longitudinal Surveys of Labor Market Experience (NLS)[1]. The NLS, which began in the mid-1960s, were designed to assess the labor market experience of these four demographic groups as they each faced important labor market decisions that were of special concern to policy makers.

The NLSYW is a nationally representative sample of 5,159 young women between 14 and 24 years of age who were interviewed between 1968 and 1988. The NLSYW contains fertility and marital histories, school and labor force participation data, and a wide range of background and adolescent characteristics. Additional details concerning the content of the NLS and methodology are available from the Center for Human Resource Research, Ohio State University (1992).

[1]The four population cohorts include: Men 45 to 49 (Older Men), women 30 to 44 (Mature Women), and young men and women (ages 14 to 24).

The subsample of women used in this study consists of white and black women 14-25[2] years of age at the first interview in 1968. The sample has been limited to whites and blacks because the sample size of other ethnic minorities is small (n=62).

Methodology

Women were observed from 1968 to 1985; by 1985 they were between 31 and 42 years of age. We ascertain life outcomes across four specific areas of life attainment -- education, labor force participation, financial resources and avoidance of poverty, and experience with welfare. Attainments are assessed at two points in time, age 27 and age 35, in order to better understand the potential lag in the effects of social capital and missteps on life attainments, particularly among disadvantaged women. All women are followed to age 27; only those women who turned 35[3] by the 1985 interview are included in the age 35 analyses. Because our focus is on success among disadvantaged youth, we assess the attainment of positive outcomes, such as high school completion, college attendance, and the lack of poverty, rather than the presence of negative outcomes. Dichotomous variables are created for attainments for each age point. Independent and dependent measures are described in the next section. Appendix A highlights the coding specifications for the age 27 and age 35 indexing.

Odds ratios are used to assess bivariate associations of social capital and risk status with life attainments. An odds ratio is a measure of association that compares the chances (odds) of

[2]Women were between the ages of 14-24 when initially sampled. By the time the first survey was conducted in 1968, many of the 24 year olds had reached their 25th birthday.

[3]As interviews were not always conducted annually across the study period, not all women turned 35 during an interview year. To compensate for the interviewing strategy, life attainments at age 35 are actually represent attainments at or around age 35. Women between 34 and 36 years of age are included in the age 35 analyses. Appendix A describes age indexing specifications.

experiencing a particular outcome for two groups of individuals -- one group is exposed to a particular factor; the other group is not exposed to the factor (Schlesselman, 1982). In our bivariate analyses, the groups referred to above are distinguished by the presence or absence of high social capital or high risk status. The odds ratios we present in our bivariate results section are unadjusted odds ratios; they represent the odds of life attainments given high social capital (high risk) relative to the odds of life attainments given low social capital (low risk). For example, if 2 out of every 4 high risk women drop out of high school, then the **odds** of dropping out of high school **among high risk women** is 2/4 or .50. On the other hand, if 1 out of every 4 low risk women drops out of high school, then the **odds** of dropping out of high school **among low risk women** is 1/4 or .25. Thus, the unadjusted ratio of the odds of high school drop out among high risk women relative to low risk women, the bivariate odds ratio, is .50/.25 or 2.0. That is, the odds of high school drop out among high risk women is twice as high as the odds of high school drop out among low risk women.

Because our measures of attainment are coded as dichotomies (i.e., "1" if positive attainment observed, "0" if positive attainment not observed), we estimate multivariate equations using logistic regression (Hosmer and Lemehow, 1989; Morgan and Teachman, 1988). Logistic regression estimates the simultaneous effects of the independent variables on the probability (logit) of the attainment outcome occurring by age 27 and age 35. Coefficients (βx) can be converted easily into an adjusted odds ratio by exponentiating each coefficient (e^{β}) in the original regression equation. The odds ratios in this instance are adjusted because the effect of other factors is considered. The effect of each independent variable can then be described as the odds of experiencing the outcome given the presence of the independent variable relative to odds of the event given the variable is absent. (Hosmer and Lemeshow, 1989).

All of our bivariate analyses are conducted separately by race since racial disparities have been demonstrated both in the presence of disadvantage and in life attainments. Final logistic regression models, however, are conducted separately by risk status (high risk vs. low risk), with controls for race in order to maximize sample sizes.

MEASURES

Independent Variables

Our key independent variable is a measure of the availability and amount of **social capital** that is present in the young woman's life when she was around age 14. Table 1 describes how our indicator of family investments is operationalized. We created a summary measure of social capital comprised of three individual items: 1) the amount of encouragement from the woman's mother and teacher for post-secondary education, 2) parental educational goals for the female respondent, and 3) the availability of reading materials in her home. Our social capital measure focuses on one dimension of family-based social capital directed primarily at investments for educational attainment. For example, encouragement from parents for post-secondary education may indicate whether families are supportive of higher learning. One would expect supportive parents to persuade young women to move ahead in school by encouraging their daughter's present and future educational endeavors. Families that directly encourage their children are also more apt to have high goals or standards for their children, and to provide resources for children that support educational activities, such as providing reading materials, being involved with parent/teacher associations and the school community (Rumberger, 1983).

Teachers' involvement with young women's educational pursuits is also included in our social capital measure. Teachers' support of young women's educational attainment can be crucial in

sustaining parents' efforts. Like parents, teachers who encourage educational pursuits among their students are likely to have high goals for their students and are more apt to assist youth in identifying additional resources supportive of educational endeavors. Furthermore, it has been suggested that teachers have the power to actually impede or promote the educational efforts of young people. For example, Farkas, Grobe, Sheehan and Shuan (1990) identify teachers as "gatekeepers" of post-secondary education, training and employment. Specifically teachers' perceptions of young people's abilities influence the amount of encouragement and direct effort that is given in support of future educational pursuits. The authors strongly endorse incorporating measures of teacher involvement in models of status attainment.

We stratify women by socioeconomic status using a second independent variable -- **risk status**. Risk status is a composite measure that is the sum of the following six individual background characteristics: 1) single parent family at age 14; 2) education level of most educated parent is less than high school; 3) occupation of head of household is unskilled; 4) mother was not employed when respondent was 14; 5) number of siblings is 4 or more; 6) opportunity for professional or educational development in local community is low. Our composite risk index is also described in more detail in Table 1.

We opted for the more traditional indicators of socioeconomic status primarily because the social science literature typically uses measures of economic and social disadvantage to operationalize risk or "at-risk" status (Clark, 1983; Dubow and Luster, 1990; Dryfoos, 1991; Connell, Spencer, and Aber, 1993). Although we support a more ecological approach toward defining risk and disadvantage, we employ the traditional measures in our study in order to make the best use of available data and to facilitate comparisons of our findings with prior research. In addition,

relatively little work has been done on developing a composite risk measure or exploring the influence of multiple risk factors on life attainments.

Each of the risk items in our summary measure has been documented as a determinant of educational and life attainments. For example, family structure, particularly, female-headed single parent family structure, has been associated with lower educational attainment (McLanahan, 1985) and fertility outcomes (Hogan and Kitagawa, 1985); large family size suggests increased economic pressures and parental time constraints both of which influence resources available for and time spent with children on education or other activities (Mare, 1980).

Strong positive effects of parental education and occupation, particularly father's occupation, on children's educational attainment have also been demonstrated (Hill and Duncan, 1987). Parents with high education or strong occupational skills reflect a higher socioeconomic status as well as an increased ability and desire to provide educational resources. In addition, mother's employment has been associated with child and adolescent development outcomes, although the literature is mixed in the direction of effect on life outcomes. On the one hand, mothers' employment, in the "mother-absent hypothesis", has been seen as a source of developmental problems, less supervision and training, which is translated into poor school performance and behavioral problems (Hetherington, Camara, and Featherman, 1983). On the other hand, the "role-model" theory views mother's employment not only as a source of income, but as a vehicle for modeling positive work behavior. Through employment, mothers also have the opportunity to increase their own human capital which can lead to greater levels of cognitive stimulation and allocation of resources for the child (Hill and Duncan, 1987). In addition, the modeling effect of mother's employment appears to be strongest for young women. For the purpose of this study, we have chosen to define maternal non-employment

as a measure of risk. We acknowledge the rationale underlying the "mother-absent" hypothesis which argues that working mothers provide less direction and supervision to their children. However, we believe that for disadvantaged women, who may be exposed to multiple risk factors, the additional source of income along with the potential for modelling, provided by mother's employment, will be especially important for the increasing the availability of educational resources and the predisposition to education and other positive life attainments (See Milne, Myers, Rosenthal and Ginsburg, 1986).

Dependent Variables

We explore the influence of social capital on young women's life attainments in four areas of adult life -- education, employment, financial resources and avoidance of poverty, and experience with welfare. The rationale for each of the four domains follows.

Educational Attainment

Educational attainment has been found to be one of the strongest predictors of life success in a variety of areas ranging from income (Moore et al, 1993) to parenting and child outcomes (Zaslow, Moore, Morrison and Coiro, 1993). High school completion is a measure of minimal educational attainment in contemporary society. Failure to complete high school typically precludes post-secondary education, limits employment opportunities, and is linked with lower earnings and income (Morgan, 1984). We explore the factors contributing to: graduation from high school at a regular school and GED program, and post-secondary schooling (completing 1 or more years of post-secondary education).

Employment/Labor Force Participation

Transition to the work force is an important event marking the beginning of stable employment, as well as stable family and personal income. Women who are able to secure employment and those who work consistently over a period of time, have a social and economic advantage over women with little or no employment experience. Our measure for employment identifies whether a woman is consistently in the labor force. Women are considered to be consistently employed if they were employed at least 20 hrs/week for 2/3 of the year for two consecutive years, by age 27 and age 35. Our definition is less stringent than, for example, the definition of full-time employment (i.e., 52 weeks/year). We opted for this type of measure because competing roles of marriage and childbearing for women may limit the nature of women's involvement in the labor force. Many women may move in and out of the labor force in order to manage the multiple roles of wife and mother. In addition, our sample includes women from a wide age range and many of the younger women may not achieve consistent full-time employment by the end of the observation period, particularly women who delay employment to pursue full-time, advanced education or training.

Financial Resources and Avoidance of Poverty

Education and employment represent only part of the picture of potential financial stability. A woman's earnings, her family's income, and experience with poverty are all important aspects of a young woman's life attainments. Personal earnings and family income are a reflection of a woman's ability to provide financial and human capital for her children or other dependents. In this domain, we assess a woman's personal earnings, her per capita family income (family income/total family size), and her experience with poverty. For personal earnings, positive attainment is coded

as earnings that are above the 50th percentile of all respondents' race specific earnings. That is, a woman's earnings are compared with the distribution of earnings for her racial group. Per capita family income was coded in the same manner. Experience with poverty is measured as a woman's ability to avoid poverty at least 4 out of the five years prior to age 27 and age 35. All three attainment outcomes are explored in our bivariate analyses. Per capita family income and poverty are included in the multivariate analyses.

Experience with Welfare

Our final measure of status attainment is experience with welfare. We assess the amount of time women (or the woman's family) avoided receiving welfare in the five years prior to the pivotal age points 27 and 35. Positive attainment is represented as avoiding welfare for at least four years in the five years prior to age 27 and 35.

RESULTS

Distribution of Family Background, Environment, Risk and Social Capital Characteristics

We begin by observing family background and local environment characteristics and note important racial distinctions in the distribution of these measures (see Table 2). Black women are more disadvantaged than white women on almost every measure of disadvantage. For example, black women have an average net family income of $17,000 in 1968, while white women have an average net family income almost double that of blacks ($32,000). Black women also tend to come from larger families and are more likely than white women to have been raised by one parent. Black women are more likely to have been in poverty at the start of the study (1968); half of black women were below the poverty line, while only 11% of white women were in poverty in that year.

Table 3 shows the background characteristics included in our summary risk measure, and the distributions of these characteristics by race. As discussed above, we see that black women are relatively more disadvantaged than the white women. In fact, with the exception of mother's nonemployment, a greater proportion of blacks than whites are from families where each individual risk factor is present. Fifty-eight percent of black women are described as being high risk (have three or more individual risk items present), compared to one quarter of white women.

Although we observe major racial differences in the distribution of economic resources and other socioeconomic characteristics, the level of social capital does not vary nearly as much by race (see Table 4). In fact, two of our three measures of social capital, parental goals and encouragement from mother and/or teacher, do not differ at all by race; 62% of black women received a lot of encouragement towards education from their mother and/or teacher, compared to 64% of white women. Similarly, 48% of black women had parents who had educational goals for them of at least college; 52% of white women had parents with these same goals. However, having at least three types of reading materials in the home was a much more common occurrence for white women (61%) than for black women (27%). This may be due to the relative socioeconomic disadvantage of black women compared to white women in our sample. Our composite measure of social capital is defined as the presence of at least two of the three individual family investment items. It reflects the racial disparity between blacks and whites with respect to reading materials. At the same time this measure reflects the lack of disparity regarding the other two measures; forty-one percent of black women are considered to have high social capital, compared to 55% of black women.

Risk and Life Attainments by Age 27

Given the clear racial disparities in risk status, it is important to explore the extent to which and how such differences influence life outcomes. Tables 5.1 through 5.3 present the relationships between risk status and life outcomes across our four domains -- education, employment, financial resources, and experience with welfare -- for black and white women by age 27. The measures of association in the tables are unadjusted odds ratios. As previously described, an unadjusted odds ratio represents a comparison of the odds of an outcome among individuals who have a particular factor/characteristic, in this case high risk status, relative to individuals who do not possess the factor, who have a low risk status. Unadjusted odds ratios do not consider the influence of other factors on the outcomes of interest. If there is no association between the presence of a factor and the outcome, the odds ratio approximates 1.0. That is, the odds of the event in one group (factor present) is roughly equivalent to the odds of the event in the other group (factor absent). However, an odds ratio greater than 1.0 indicates the odds of the event are increased when the factor (high risk status) is present; an odds ratio less than 1.0 indicates the odds of the event are diminished by the presence of the factor.

A review of Tables 5.1 through 5.3 indicates that high risk has a strong negative effect on attainment by age 27 irrespective of race or type of outcome. That is to say, high risk status reduces the relative odds that positive life attainments will occur by age 27. This association is observed for white and black women. Indeed, its impact on educational attainment for white women is particularly strong. For example, while black women of high risk status are two-thirds as likely as more advantaged black women to complete high school and half as likely to have attended college for at least a year, white women of high risk backgrounds were one-fourth as likely as low risk whites to complete high school; they were about one-third as likely to go on to college. The racial disparity

in risk status effects on educational attainment may reflect the racial discrimination and structural disadvantage still experienced by black women from relatively low risk backgrounds. Alternately, low risk black females may be more disadvantaged relative to their white counterparts.

Risk has similar effects on other outcomes we explored, although the racial distinctions are less acute. We observe that for women of both races, those with high risk status are about one-half to two-thirds as likely as those of low risk status to be above the 50th percentile in personal earnings and per capita family income, to stay out of poverty, and to avoid welfare.

Risk and Life Attainments by Age 35

Risk status continues to influence attainment by age 35, particularly for white women and for educational attainment, although some of the effects of risk have disappeared for black women (see Tables 5.4-5.6). For example, risk status is no longer significantly related to consistent labor force participation for black women by age 35, nor does risk status have a significant effect on black women's personal earnings, avoidance of poverty or welfare by age 35. However, risk is still strongly related to black women's educational attainment by age 35. The unadjusted odds ratio indicates that those from high risk households were only two-thirds as likely to complete high school and slightly more than two-thirds as likely to obtain some level of post-secondary education as blacks from low risk families.

For white women the negative impact of risk remains strong and consistent by age 35. For example, the odds of securing some level of post-secondary schooling by 35, among high risk whites, is still only one-third that of their low risk counterparts; moreover they remain only half as likely as low risk whites to secure consistent employment by age 35. The impact of risk on financial resources is consistent with data for attainments by age 27. Thus, it appears that risk status in young life can

have long term impacts on attainments, especially for educational outcomes and especially for white women. For black women, with the exception of educational attainment, being of high risk background has less of an influence on outcomes by the mid-30's; it may be that low risk status has less "buying power" for blacks than whites. Not surprisingly, educational attainment is the exception to this pattern; this may be due to the fact that most people complete their education by their mid-20's.

Social Capital and Life Attainments by Age 27

Having noted the negative impact of background risk factors on outcomes, we explore whether family investments enhance the likelihood of positive life attainments. Indeed, we observe that social capital is significantly associated with positive life outcomes, especially educational attainment, for both black and white women (see Table 6.1-6.3). In fact, by age 27, unadjusted odds ratios indicate that the likelihood of positive outcomes among high social capital women is 60% to as much as 1300% greater than the odds for similar outcomes among their low social capital counterparts. For example, the relative chances of completing high school among white women with high social capital is almost 7 and a half times greater than the odds of high school completion of white women with low social capital. For black women this association is slightly weaker but still quite strong; black women with high social capital have a probability of graduating high school that is 6 and a half that of their low social capital counterparts.

The impact of social capital on women's completion of post-secondary education is especially strong for white women; the relative odds of securing post-secondary education among white women with high social capital is 14 times greater than the odds for such schooling for low social capital

whites. For black women the effect is similar though smaller; the presence of high social capital increases the odds of attending college eight-fold.

The association between social capital and women's consistent participation in the labor force is not nearly as strong as the association with educational attainment, but its impact is still apparent and significant for both black and white women. Social capital also appears to have a strong association with measures of financial success, and avoidance of poverty and welfare (see Table 6.2). For both personal earnings and per capita family income, for black and white women, high social capital increases the relative odds of being above the 50th percentile by at least 50% and sometimes as much as 200%. For personal earnings, social capital had a stronger effect for black women than white women; blacks with high social capital were three times as likely to be above the 50th percentile, and whites with high social capital were twice as likely as those with low social capital to earn above the 50th percentile. When looking at family income, social capital appeared to be more strongly associated with a positive outcome for white women than for black women by age 27, although the relationship is quite strong for both. Having social capital was also strongly associated with staying out of poverty and off of welfare for both black and white women. Women with high social capital were at least twice as likely as their low social capital counterparts to have avoided poverty and welfare for at least four out of the five years prior to age 27.

Social Capital and Life Attainments by Age 35

Tables 6.4 through 6.6 show the association between social capital and positive outcomes for age 35. The strong link between high social capital and successful life attainments by age 27 remains strong for black and white women for all measures of achievement by age 35, but particularly for educational attainment, especially post-secondary schooling. Most of the racial differences are still

apparent, although some of them seem to have disappeared at this later age. For example, high social capital still appears to have a stronger effect on white women's educational outcomes than on black women's. The odds of completing high school by age 35 among white women with high social capital is 10 times that of whites with low social capital; high social capital increases a black women's chances of completing high school seven-fold. The racial disparity observed for per capita family income has disappeared by age 35. In addition, compared to age 27, high social capital has a stronger association with per capita family income for both white and black women, tripling their likelihood of being above the 50th percentile by age 35, compared to women with low social capital.

Bivariate analyses thus far suggest that although many disadvantaged women secure positive life attainments, risk status significantly minimizes the odds of achieving those positive life outcomes. Its impact on positive life events is particularly and consistently detrimental for white women, but this may reflect structural and racial inequalities that limit the success of low risk black women relative to their white counterparts.

In contrast to risk status, social capital has a strong, positive impact on life attainments. Women from families high in social capital have a greater chance of completing high school, receiving post-secondary education, participating in the labor force, securing higher earnings, and avoiding poverty and welfare. The effects are consistent for attainments at age 27 and age 35, although the impact diminishes somewhat by age 35. The overwhelming impact of social capital on post-secondary education is especially intriguing, but we must note that the data presented thus far are bivariate or unadjusted odds ratios. That is they represent the influence of social capital on subsequent schooling **prior** to taking other factors (i.e. family background and personal attributes) into account. We suspect the estimated odds to be more modest once such factors are taking into

consideration. Nonetheless, a fourteen-fold increase in the odds of additional schooling is quite powerful, and worth special attention in the remaining sections of our bivariate and multivariate work.

The next logical question is whether the positive impact of social capital can mediate the negative influence of disadvantage.

Effects of Social Capital on Life Attainment, Controlling for Risk Status, by Age 27

To determine if social capital mediates the effects of a high risk background, we now look at the likelihood of positive life attainments by level of social capital, controlling for the risk status. Data for white women are reported in Tables 7.1 through 7.3. Again, odds ratios for attainment outcomes are presented. However, in the following bivariate tables, estimates represent the odds of life attainments among high social capital relative to low social capital given a particular risk status.

We can see that overall, the effects of social capital remain strong for all positive outcomes after controlling for risk status; that is, social capital increases the relative odds of positive attainments among "at-risk" white women. For example, the relative odds that high risk white women with high social capital will complete high school is almost 5 times that of high risk white women from households with fewer family investments; the chance that high risk white women will secure some level of post-secondary education is increased 10 fold in the presence of high social capital. The mediating effect of social capital among white women is less powerful for other, non-educational measures, but still strong. High social capital, in the presence of high risk, increases the likelihood of positive non-educational outcomes nearly two-fold for white women.

The data presented in Tables 7.1 through 7.3 also indicate that social capital contributes to positive outcomes among low risk white women. Not surprisingly, its impact on life outcomes is greater for low risk than high risk white women. Low risk whites from backgrounds with high social capital present a relative odds of completing high school by age 27 that is nearly seven times that of their low social capital counterparts. The impact on post-secondary education is even greater. Exposure to high social capital increases the chances of a college education nearly thirteen fold for low risk whites. High social capital also enhances low risk white women's chances of securing other positive life attainments, although its impact is strongest for educational attainment.

The results for black women are consistent with those observed for whites (see Table 7.4 through 7.6). High social capital increases the relative odds of all of the positive life outcomes we measured, even in the presence of risk. Similar to previous results, social capital demonstrates the strongest mediating effect on educational attainment; high risk black women from households with high social capital have a 5 fold greater chance of completing high school and six and a half fold greater chance of completing one or more years of college than high risk blacks with low social capital. Social capital is still strongly associated with other positive outcomes among high risk blacks, including staying out of poverty and off of welfare; the impact on these measures of financial attainment is quite a bit smaller. The unadjusted odds ratios show that black women with high risk backgrounds and high social capital were about twice as likely to stay out of poverty and off welfare as low social capital black women with the same risk background.

The effects of social capital on life achievement also remain quite strong for black women from less disadvantaged family backgrounds. For example, high social capital increases the relative odds of a low risk black woman completing high school more than eight fold; the relative odds of

receiving some post-secondary education is 11 fold. Social capital also increases low risk black women's likelihood of staying out of poverty and off of welfare; they are twice as likely to stay out of poverty and two and a half times as likely to stay off of welfare as comparable women with low social capital.

Effects of Social Capital on Life Attainment, Controlling for Risk Status, by Age 35

With few exceptions, the relationships between social capital and positive outcomes by age 27 remain clear and strong by age 35 (see Tables 8.1 through 8.6). For example, social capital still has a strong effect on educational attainment for white women, irrespective of risk status; unadjusted odds ratio calculations show that white women of high risk status with high social capital are 5 times more likely to complete high school than those high risk white women with low social capital. In addition, social capital continues to have strong mediating effects for non-educational outcomes for high risk white women. The positive impact of social capital on life attainment remains strong for low-risk white women, with one exception; social capital's influence on avoiding welfare is no longer significant for low risk whites by age 35.

Social capital maintains a strong influence on educational attainment for black women, irrespective of risk status as well; high risk, high social capital black women are 6 times as likely to complete high school and six times as likely to obtain at least one year of college as high risk, low social capital black women. Furthermore, low risk black women with high social capital are 8 and a half times more likely to complete high school, and 11 and a half times more likely to go to college than those with low social capital. For black women, for all but one outcome, social capital appears to mediate the effects of high risk; by age 35, social capital is no longer significantly related to

participating consistently in the labor force among high risk blacks. For low risk black women, social capital maintains its mediating effects for all outcomes.

In summary, our bivariate analyses show that risk status has a negative association with positive life attainments, and that social capital is associated with a greater likelihood of favorable attainments in adult life. The association of social capital and favorable attainments in adult life emerged net of risk status by age 27 and by age 35. That is, even in the presence of high risk, social capital increased a woman's chances of securing positive life attainments. For both black and white women, social capital has a mediating effect on the influence of disadvantage for all life attainments by age 27, and for most positive outcomes by age 35 as well. Social capital has the greatest influence on educational attainment; but this is not surprising given that our social capital measure is comprised mainly of family investments in educational pursuits.

We note, again, that the data presented thus far are unadjusted odds ratios; they do not consider the influence of other factors on positive outcomes. Thus, the next question is whether the influence of social capital will remain after controlling for other family and demographic characteristics. We conduct multiple logistic regression analyses to address this final research question.

Multivariate Analyses

Our bivariate analyses show a clear and strong association between social capital and positive life attainments for all women, even among those determined to be at high risk at the beginning of the study. As discussed above, we know that many other factors, such as fertility outcomes and marital status, can also influence life attainments among young women. Such characteristics may be associated with the presence or absence of risk, and might independently or concurrently

influence attainments among the young women in our sample. To control for these and other related background and individual factors, logistic regression models were run for six attainment outcomes of interest -- high school completion, post-secondary education, consistent labor force participation, per capita family income, avoidance of poverty, and avoidance of welfare - by age 27 and by age 35. Attainments are predicted from a linear combination of social capital, risk status, demographic and personal characteristics measured at the first interview, 1968. Selected personal characteristics at age 23, for age 27 outcomes, and age 27, for age 35 outcomes, are included as a measure of a woman's early progress. The timing of the first birth is also included, given evidence that this factor is associated with women's life attainments (Moore et al, 1993). Background and individual characteristics included in the models are listed below:

- Individual Measures of Risk
- Individual Measures of Social Capital
- Family Income in 1968
- Urban Residence in 1968
- Level of Education of Oldest Sibling
- Age of female respondent (continuous)
- Race (black vs white)
- First birth by age 19
- Marital Status by age 23 (27)
- Total number of children by age 23 (27)
- Completed Education by age 23 (27)

Results from our bivariate analyses inform the types of variables and models included in the multivariate phase of our analysis. First, we have chosen to assess the impact of social capital, net of control factors, separately by risk status in order to determine whether social capital works differently for disadvantaged women relative to advantaged women. Second, while racial differences were found in levels of disadvantage, few racial distinctions were observed in the nature of the associations of risk and attainment outcomes in the our bivariate analyses; therefore, regression models are not further stratified by race, although race is included as a control variable in all models. Third, although models are separated by risk status, individual risk and social capital items are entered into the model rather than our summary risk and social capital measures. We have opted for this approach in order to assess the relative contribution of the individual social capital measures as well as to control for the contribution of risk items on life attainments.

Tables 9.1 through 9.6 present the results of the logistic regression analyses for each attainment outcome by age 27. Parallel models for outcomes by age 35 are presented in Tables 10.1 through 10.5. All tables contain the estimated odds ratio, e^{β}, for each independent variable entered into the model, rather than the coefficient (β_x); e^{β} represents the odds ratio or the change in the odds of the outcome for every unit increase of the independent variable. Two models are presented for each outcome, separately by risk status. The first model presents the observed effect of individual risk and social capital measures on the odds of the achievement outcome. The second model presents the effects of each risk and social capital variable, controlling for other background and individual characteristics. Not presented here are results for models in which we explored interactions between summary risk and social capital measures (high risk, high social capital, etc.).

Such interactions presented no significant effects on the probability of achievement outcomes, net of control factors.

Educational Attainment by Age 27

High School Completion

Table 9.1 presents the estimated effect of risk, social capital and background factors on the adjusted odds of high school completion by age 27. Observed relationships presented in the first model confirm our expectation that risk and social capital items significantly influence high school completion for both high risk as well as more advantaged young women; the presence of risk diminishes the odds of high school completion, while the presence of social capital increases the odds of completing school. For example, low parental education, 4 or more siblings, and unskilled occupation of the head of household all significantly reduce young women's chances of completing high school by age 27. Women from families where these risk factors are present are anywhere from one-third as likely to about 60% as likely to have completed high school by age 27 as women from families where these risk factors are absent. Conversely the impact of social capital significantly increases the odds of high school completion. In fact, mother's encouragement is the only measure of family investment that does not significantly influence high school completion. However, while the positive association of the remaining four social capital measures with high school completion is strong, there does appear to be a differential effect of these measures by risk status. For instance, encouragement from one's teacher for post-secondary education has a stronger effect on the odds of completing high school for low-risk women than high risk women. Low risk women who receive a lot of encouragement from their teacher have a three-fold increase in their likelihood of completing high school, while their high risk counterparts experience an increase of only about 80%.

On the other hand, parental goals have a stronger impact on high school completion for high risk woman than low risk women. High risk women whose parents want them to go to college experience a four fold increase in their rates of high school completion. The incremental impact of parental goals on high school completion among low risk women is about three fold.

Controlling for background and individual factors minimizes the impact of our risk and social capital measures on high school completion, but does not completely erase the impact of these measures. Parental goals and encouragement from teachers still significantly increase the likelihood of completing high school net of background and individual characteristics, and encouragement from one's teacher is still the strongest social capital predictor among low-risk women. However, the impact of parental goals among high risk women has diminished and is comparable to the impact observed among low-risk women.

We note that other background characteristics significantly influence the likelihood of high school completion. Education level of the respondent's oldest sibling increases the chances of her completing high school. Having a sibling with at least 12 years of school increases a woman's odds of graduation nearly two-fold. Conversely, poverty status at age 23, total number of children by age 23, and first birth by 19, all significantly reduce the multivariate odds of completing high school. Furthermore, the negative impact of an early first birth is somewhat more detrimental for low risk women; high risk women who experience an early first birth are about 72% less likely to complete high school by age 27; low risk women with a first birth by age 19 are only 82% less to complete high school by age 27 compared with low risk women who postpone childbearing beyond their teenage years.

Post-Secondary Education

Given the overwhelming association of social capital with post-secondary education illustrated in the bivariate analyses, we are particularly interested in whether the effect of social capital on additional schooling remains when assessed in the presence of control factors. Table 9.2 presents the adjusted odds of completing 13+ years of education by age 27 for each risk status group, net of background and personal characteristics. We observe that, indeed, the presence of social capital still significantly increases the odds of post-secondary education after controlling for other factors. The size of the increase in the odds is a good deal smaller than the unadjusted odds presented earlier, but the impact, nonetheless is still substantial; the impact of the parental goals item is especially strong, particularly for high risk women. In fact, parental goals is the strongest predictor in the model of post-secondary education among high risk women. Among disadvantaged women, parental goals of college or more increase the odds of securing education beyond high school nearly eight-fold. The impact among low-risk women is also strong; the odds of college education are increased nearly five-fold for low risk women if parental goals are high.

The impact of the other family investment items are less powerful than the parental goals measure. However, they all still operate in a direction of increasing the odds of post-secondary schooling. For low risk women, all social capital items demonstrate some significant increase in the odds of additional schooling. Encouragement from mother and teacher for education beyond high school increases the odds of such schooling among low risk women more than two-fold; having access to reading materials increases the odds of additional schooling about two-fold.

Employment by Age 27

Consistent Labor Force Participation

Table 9.3 presents the models predicting young women's ability to make a stable transition to the work force. The most notable pattern in our models is that risk and social capital have far less of an effect on the likelihood of consistent labor force participation by age 27 than on post-secondary education. This is true for both high and low risk women. In fact, after controlling for other background characteristics, risk and social capital have no impact on the odds of securing consistent labor force among high risk women. Among low risk women, having access to reading materials significantly reduces the likelihood of consistent labor force participation. Low-risk women who had access to magazines, newspapers, and a library card are about 60% as likely to be in the labor force as low-risk women who had access to no more than two of these items. At first glance, this association appears somewhat counter intuitive, given that social capital generally increases the odds of positive attainment outcomes. However, given the impact of social capital on the likelihood of pursuing a college education, it may be that low-risk women who reside in families where the focus on education is high, may delay employment to purse additional education. This finding is consistent with other analyses of social capital and life outcomes using the NLSYW data (Sugland and Hyatt, 1993). This study suggests that social capital may initially delay a transition to the labor force as women pursue education or training. Consistent employment is later enhanced, however, most likely due to the fact that women have secured additional education or training.

This pattern is also supported by other parameters in the model. For instance, post-secondary schooling by age 23, at least among low-risk women, reduces the likelihood of consistent labor force participation by one half. College attendance does not significantly affect the transition

to the working world among high risk women, although its impact is in the direction of increasing the odds of entering the world of work. This may reflect a greater propensity of disadvantaged women to go pursue their education on a part-time basis (to offset the cost of school), and/or the need to work while simultaneously while going to school.

Early exposure to poverty, early fertility and marriage all diminish the multivariate odds young women will make a successful transition to the work force by age 27. Poverty and marital status are somewhat more detrimental for securing employment for high risk women than low risk women. Both decrease the odds that disadvantaged women will secure consistent employment by about 60%. The decrease in the odds for low risk women is about one half. Conversely, total number of children by age 23 appears to reduce low-risk women's chances for consistent employment more so than for high risk women. For each child a low risk woman has by age 23, her odds of consistent employment is diminished 60%. The decrease in odds for high risk women is roughly 30%.

Level of and Access to Financial Resources by Age 27

Per Capita Family Income

We also explored the factors contributing to young women's ability to secure family resources, specifically, the likelihood that a young woman is able to secure a per capita family income that is greater than the 50th percentile. Before controlling for background characteristics, we note that risk factors diminish the likelihood of per capita income above the 50th percentile and social capital increases the likelihood; the associations are consistent for high and low risk women, although not all the same variables are significant. For example, family structure, parental education, and unskilled occupation of head of household all decrease the likelihood of a high per

capita family income among high risk women. For low risk women, the factors with a significant impact are parental education, mother's employment status, and number of siblings. Among social capital measures, encouragement from teachers and reading materials influence the distribution of family resources at least for high risk women, while parental goals and reading materials are important contributors to family resources for low risk women.

Once controls are included in the regression models, the effects due to individual risk and social capital indicators observed above are no longer significant. The one exception among risk factors is low environmental opportunity for high risk women, and mother's employment status for low-risk women. High risk women living in areas where there is low opportunity for professional development are more likely to secure a per capita family income greater than the 50th percentile; Low-risk women whose mothers were not employed at the start of the study are about half as likely to present per capita family incomes that are above the 50th percentile of the sample distribution.

Unlike our measures of risk, none of the social capital items presents odds ratio significantly greater than 1.0. The general direction of effect is towards an increased odds, however. Other background factors influencing family resources suggest that prior disadvantage and childbearing influence the likelihood of disadvantage later in life. Our models indicate that poverty status and number of children at age 23 significantly reduce the likelihood of family resources by age 27 for both low and high risk women. In addition, black women, irrespective of risk status, are less likely than white women to secure income above 50th percentile. The ability to secure this level of family resources is somewhat greater among high risk black women than low-risk blacks. Among high risk women, blacks are slightly more than half as likely to report per capita family income in the upper half percentile; low-risk black women are 37% as likely.

On the other hand, marital status and post-secondary education by age 23, significantly increases the availability of family resources, particularly for high risk women. High risk women who married by age 23 are twice as likely to have family resources at age 27 distributed in the upper half of the range of all incomes. Marriage increases the likelihood for higher per capita income among low-risk women, as well ($e^{\beta}=1.32$), but the impact is not statistically significant. Post-secondary education among high-risk women increases the likelihood of family resources being greater than the 50th percentile by nearly two-fold; additional schooling has no impact on family resources among low-risk women. This could be due to the fact that low-risk women may be more likely to secure post-secondary education, and by age 27 the impact of that education on personal income or family income has not fully taken effect.

Avoidance of Poverty

The association between early disadvantage and poverty in adult life has been clearly documented in prior studies. In the current work, we are interested in exploring whether social capital minimizes the likelihood of poverty among women, net of other factors, particularly disadvantaged women. Table 9.5 presents the multivariate odds ratios predicting the likelihood of avoiding poverty at least four out of the five years prior to age 27. After controlling for related characteristics, we note that none of our social capital items, with the exception of mother's encouragement, have a significant impact on avoiding poverty by age 27. This association emerged for both high and low risk women. However, encouragement from mother for post-secondary education actually predicts to a significantly less likelihood of avoiding poverty, at least for high risk women. High risk women who received a lot of encouragement from their mothers are nearly 60% as likely to have avoided poverty 4 out of the five years prior to age 27 as their counterparts who

did not receive strong encouragement from their mothers. Other measures of family investment appear to increase the odds of avoiding poverty among high risk women, although the impact is not significant at the 0.05 level.

Consistent with our earlier models, control factors are much stronger predictors of avoiding poverty by age 27 than either of our individual measures of risk or social capital. For example, young women whose families were in poverty during their young adult life (1968) have a harder time avoiding poverty in their late twenties. This impact is particularly true for low-risk women in poverty early in life; they are 1/3 as likely to avoid poverty as low-risk women from families above the poverty line in 1968. The odds of avoiding poverty among high risk women who had an early experience with poverty is also less than 1.00 (e^{β}=.64) but its impact does not reach statistical significance. The number of children a woman has by age 23 and being black are both associated with a diminished likelihood of avoiding poverty, irrespective of risk status.

Conversely, being married by age 23 and completing high school by age 23 both increase a young woman's odds of avoiding poverty by age 27. The association is positive and significant for both high and low risk women. The odds of escaping poverty are nearly 5 fold among married high risk women, and 4 fold for married low-risk women. Completing high school by age 23 increases the likelihood of avoiding poverty by three fold.

Experience with Welfare by Age 27

The last of our age 27 models, presented in Table 9.6, examines predictors of avoiding welfare by age 27. Again we note that control variables are most predictive of avoiding welfare by age 27. This is particularly true for high risk women, with the exception of prior receipt of welfare. This factor reduces the adjusted odds of avoiding welfare four out of five years by age 27 nearly 90%

among low risk young women. Black women are also less able to avoid welfare regardless of risk status. High risk blacks are 22% as likely to avoid welfare as high risk whites; low risk blacks are about 40% as likely to avoid welfare as their white counterparts.

The positive impact of marital status on welfare is also observed in Table 9.6. In fact, marital status and prior educational attainment present the strongest contributions to avoiding welfare in the models. Furthermore, the benefits appear to be somewhat greater for high risk women. High risk women who marry by age 23 are nearly 4 times as their single counterparts to experience little time on welfare by age 27. Marriage increases the changes of avoiding welfare for low-risk women only two fold, but the effect is significant at the $p <= 0.10$ level. On the other hand, prior educational attainment is a strong predictor of welfare avoidance regardless of the young woman's level of socioeconomic disadvantage. For example, completing high school by age 23 increases the odds of avoiding welfare by age 27 some 360% for high risk women; the impact of post-secondary education by age 23 on avoiding welfare among high risk women is four fold. Educational attainment by age 23 increases the odds of avoiding welfare by three-fold among low-risk women.

Summary of Multivariate Models by Age 27

Logistic regression models by age 27 indicate that our measures of social capital are primarily associated with educational attainment in the early stages of a young woman's life course. In fact, the predictive power of social capital on labor force participation, family resources and experience with welfare is negligible in the presence of other background and individual characteristics. While the impact of social capital on educational outcomes is quite strong, not all of our indicators of family investment equally predict to all positive attainment outcomes and their impact is not consistent for women across levels of disadvantage. For example, social capital is a strong predictor

of high school completion, and especially post-secondary education. Even in the presence of other background and personal characteristics, the increase in the odds of securing a college education was nearly 8 fold for high risk women. We also note that encouragement for post-secondary education from the young woman's teacher is more predictive of high school completion than encouragement from her mother, whereas mother's encouragement is more predictive of education beyond high school than encouragement from teacher. Parental goals significantly predicts to educational attainment for all women, irrespective of risk status.

Educational Attainment by Age 35

Post-Secondary Education

Tables 10.1 through 10.5 present multiple logistic regression models predicting attainment outcomes by age 35. For educational attainment we present models predicting post-secondary education only (Table 10.1). In Table 10.1, we first note that the association between social capital and the completion of higher education generally remains strong by age 35, at least for low-risk women. The impact for high-risk women has diminished somewhat by this later stage in the life course. For example, while parental goals for post-secondary education increase the odds of securing 13 or more years of school six fold among high risk women, the influence of mother's encouragement or access to reading materials (factors that significantly contributed to education by age 27) no longer make a significant contribution to post-secondary education at age 35. With the exception of encouragement from teacher, however, social capital continues to significantly increase the odds of education beyond high school for low-risk women.

The influence of other control factors on post-secondary education has also diminished by age 35. Among high risk women, having a birth by age 19 is the only factor that significantly

influences the odds of additional educational pursuits, and the level of significance only reaches the 0.10. Among high risk women, the impact of other background factors is also limited. Number of children by age 27 and first birth by age 19 decrease the likelihood a young woman has completed 13 or more years of school by age 35.

Employment by Age 35

Consistent Labor Force Participation

The impact of social capital on consistent labor force participation is also negligible by age 35, although the effect of background and individual characteristics is rather strong, especially among high risk women (see Table 10.2). For instance, completing high school by age 23 increases the chances three fold that a disadvantaged woman will make the transition to the work force; completing some level of post-secondary education increases her chances four fold. In contrast, prior educational attainment is not significantly associated with labor force participation among low-risk women. In fact, the only background or individual characteristics contributing to the likelihood of consistent labor force participation by age 35 among low-risk women are age, poverty and number of children at age 27.

In addition, where early childbearing presented a non-significant, yet positive association with the likelihood of stable employment by age 27, particularly among high risk women ($e^{\beta}=1.24$, ns; see table 9.3), the association of a first birth by age 19 and employment reaches significance by age 35 among high risk women. High risk women who experienced their first birth by age 19 are three times more likely to secure stable employment by age 35 than high risk women who delayed child bearing beyond age 19. An early birth has no significant impact on the likelihood of consistent employment among low-risk women, although the effect is in the direction of an increased odds as

well (e^{β}=1.48; ns). This may reflect the inability of early childbearers to secure employment earlier in the life course because of childrearing responsibilities or because of limited education or training often associated with early childbearing. On the other hand, its significant association later in the life course may also reflect young mothers who have completed their childbearing who are now able to obtain additional training/education and secure consistent employment.

Level of and Access to Financial Resources by Age 35

Per Capita Family Income

By age 35 the impact of risk and social capital on family income is virtually nonexistent, although some level of impact prior to controlling for background and individual characteristics is observed (Table 10.3). Parental education demonstrates a significant association with per capita family income among high risk women; among low-risk women, parental education, mother's employment and number of siblings present a significant influence on per capita family income.

The influence of other background and personal characteristics is somewhat limited, but nonetheless apparent, and differential effects by level of disadvantage are also observed. Among high risk women, being in poverty at age 27 and race significantly reduce the likelihood of per capita family income being in the upper 50th percent. Disadvantaged women who were below the poverty line at age 27 and high risk black women are nearly 70% less likely to report family resources above the 50th percentile. Prior poverty status, however, is somewhat more detrimental with respect to per capita income for low-risk women. More advantaged women who report being in poverty at age 27 are 87% less likely to secure a per capita family income above the 50th percentile by age 35. Number of children is also negatively associated with per capita family income among low-risk women.

Avoidance of Poverty

Table 10.4 presents the models predicting the adjusted odds of avoiding poverty four out of the five years prior to age 35, separately by risk status group. Many of the same patterns observed in previous models emerged in these models as well. For instance, while our measures of risk and social capital demonstrate an impact on the odds of avoiding poverty that is in the expected direction (increased odds for social capital, decreased odds for risk measures), the effects generally fail to reach statistical significance. Among high risk women, teachers' encouragement for post-secondary increases the odds of avoiding poverty in the five years prior to age 35, roughly two-fold. The level of significance is 0.10. Furthermore, control factors contribute the most to the likelihood of avoiding poverty. In particular, marital status at age 27 and high school completion by age 23 increase the odds that high risk young women will avoid falling into poverty in their late twenties and thirties. Being married at age 27 increases the odds of avoiding poverty four fold for disadvantaged women; the increased odds are two fold for high risk women who have completed high school by age 23. Being married increases the odds of avoiding poverty two-fold among low risk women; high school completion does not significantly influence the odds of avoiding poverty for low risk women. Number of children by age 27 and race significantly reduce the odds of avoiding poverty. The impact of parity is strongest among low risk women, and the impact of race is consistent across risk status groups.

Experience with Welfare by Age 35

Models predicting the odds of avoiding welfare in the five years prior to age 35 are presented in Table 10.5. While we observe the same patterns of relationships between our independent measures and the attainment outcome, we observe that several variables in these models

demonstrate extreme estimates. Some reach statistical significance, while others do not. For example, the ability of disadvantaged women to avoid welfare by their mid-thirties appears to be affected primarily by their marital status at age 27. Marriage at age 27, for high risk women, is associated with a 13-fold increase in their ability to avoid welfare at least four out of the five years prior to age 35. Age (a measure of birth cohort) is also associated with an increased odds of avoiding welfare among disadvantaged women, with older women being 50% more likely to avoid welfare later in the life course. Prior educational attainment, both high school completion and post-secondary education, demonstrate an estimate of e^{β} that is greater than 1.0; neither factors/presents a significant estimate among high risk women. Measures of family investment do not significantly contribute to the odds of avoiding welfare by age 35 for disadvantaged women.

For low risk women, the pattern is strikingly different. Prior educational attainment is an overwhelming predictor of avoiding welfare by age 35 among low risk women. We observe that securing some level of post-secondary education by age 27 significantly increases the chances that advantaged women will be able to avoid welfare nearly 1800%. Completing high school by age 23 also increases the odds of avoiding welfare roughly four-fold among low risk women; but the impact is only significant at the p=0.10 level. Marital status has no significant impact on low risk women's chances of avoiding welfare. We also note that teachers' encouragement for post-secondary education presents a significant e^{β} of 8.6. Thus, low risk women who received a great deal of support from teachers for post-secondary education in their early years, present an odds of avoiding welfare that is 8.6 times that of their counterparts who receive little or no encouragement from their teachers. Other background factors demonstrated sizeable, but often non-significant, or minimally significant impacts on welfare avoidance among low risk women. Single parent family status presents

an odds of 5.54, yet is not significant at the $p \leq 0.10$ level. Conversely, race demonstrates virtual certainty of being in welfare sometime in the five years prior to age 35 among low risk women. Being black and low risk is associated with a 98% decrease in the odds of avoiding welfare by the mid-thirties.

Although many of the patterns we described were observed in earlier models, it is quite clear these particular models are being affected in ways not demonstrated by previous analyses. First, we note that the sample size for the full models presented in Table 10.5 are a good deal smaller than the sample sizes for other age 35 models. This is particularly true for low-risk women; fewer than 400 low-risk women are available for our welfare models by age 35. In addition, stratifying by risk status further limits the range of variability within subgroups, thereby decreasing the chance that a significant impact will be observed or for extreme estimates to be observed due to the selective nature of sample. Also, few women are on welfare by age 35, so outliers could be affecting these results.

Summary of Multivariate Models by Age 35

Logistic regression models by age 35 support the general conclusion that our measures of social capital are primarily associated with educational attainment in later adult life; the direct predictive power of social capital on labor force participation, family resources/poverty and experience with welfare is negligible after controlling for other background and individual characteristics. We also note that the impact of family investments on post-secondary education does not diminish by the mid thirties. For example, parental goals for post-secondary education was not only significant in the age 35 models, but close in magnitude to the estimated odds presented in our age 27 models. Further, as we observed in the multivariate models for age 27, social capital

items did not predict equally to post-secondary schooling by age 35, nor was the impact consistent across risk status groups. In fact, among high risk women, parental goals was the most, and only, significantly predictive variable in the model. Among low risk women, only the teachers' encouragement item failed to demonstrate a statistically significant impact on the odds of post-secondary education. Also, the number of children by age 27 and low parental education diminished the odds of completing 13 or more years of school by age 35 among low risk women.

CONCLUSIONS

In this paper, we have explored the impact of social capital (family investments) on positive life attainments among women, and particularly whether social capital minimizes the negative influence of a disadvantaged family background. We have observed that many of the young women in our sample were from disadvantaged families at the beginning of the study. Yet by their late twenties and mid-thirties, many had secured a college education, many were consistently employed, and many were able to avoid poverty and welfare for significant periods of time across the life course. Furthermore, we have determined that social capital significantly enhanced young women's ability to secure these positive attainments; its impact was most predictive of educational attainment, especially post-secondary education. This pattern emerged for disadvantaged and advantaged women, by age 27 and age 35, and net of other background and personal characteristics.

As our social capital measure consisted of a limited set of variables representing family-based investments directed at educational pursuits, its particular association with educational attainment is not surprising. What is astonishing is the magnitude of the impact of social capital on post-secondary education, even after controlling for other background characteristics. Also intriguing is the differential effect of various social capital measures across risk status groups, although social

capital generally increased the odds of positive outcomes for both high and low risk women. For example, mother's encouragement was not significantly associated with the odds of completing high school for either advantaged or disadvantaged women, while encouragement from teacher significantly increased the odds of high school graduation, particularly for low-risk women. Mother's encouragement did demonstrate a significant impact on the odds of post-secondary schooling, irrespective of risk status. Parental goals was most predictive of college education particularly for disadvantaged women, increasing their odds of post-secondary schooling by age 27 nearly 8-fold and 6-fold by age 35.

Aside from the impact on educational attainments, social capital failed to directly influence women's chances for consistent labor force participation, securing financial resources and avoiding poverty and welfare. The exception was the impact of the reading materials measure for employment outcomes by age 27 among low risk women. We observed access to reading materials to be associated with a decreased likelihood of consistent employment by age 27 for advantaged women, but we suspect this reflects an initial delay in the transition to work among advantaged women as they pursue additional education or training.

The differential impact of family investments on the attainment outcomes that we explored suggests that there may be several dimensions to our family-based measure and the social capital construct in general. The multidimensionality of social capital has been suggested by other studies. Furstenberg and Harris (1993), in their study of successful development among at-risk African American youth, indicate that several of the social capital measures they employed were more strongly associated with certain outcomes than others. Their items had no strong or consistent impact on teenage motherhood or with young men being seriously involved with the law. Sugland

and Hyatt (1993), using the NLSYW data to explore the impact of social capital on the order of life events among young women, found that social capital significantly influenced an on-time completion of high school and delayed the transition to motherhood; social capital also initially delayed the transition to work, but then facilitated labor force attachment later in the life course. Their measure of social capital had no impact on the likelihood or timing of first marriage. All of these findings present clear evidence that further theoretical exploration of social capital is warranted. In addition, more, richer, and updated measures of social capital need to be developed. The various domains represented by community, school, family-based items, as well as other investments not yet explored, need to be clearly documented in order to determine how investments in children can be operationalized. Only then can one begin to tease apart the varied effects of these measures on different attainment outcomes and the differential impacts across population subgroups.

One other important finding worth stating is that in all models, the impact of prior life events, such as age at first birth, marital status and parity, was generally strong. In fact, martial status was more predictive of avoiding poverty and welfare among disadvantaged women than any other factor in the model. Prior experience with poverty and welfare and parity was more detrimental to life attainments among low risk women; race was also negatively associated with positive attainments except education. In fact, black women, irrespective of risk status, were more likely to complete high school and some post-secondary education than whites after controlling for other factors; the estimates did not reach statistical significance, however. This suggests that such early life experiences are not only quite powerful, but also that family investments, at least the ones we were able to examine, cannot completely negate early missteps in a young woman's life course.

As with any study there are limitations that should be noted, and our work presents no exception. We acknowledge that our measures of social capital represent potentially only one aspect of even family-level investments in children, and perhaps a small segment of that domain at best. The NLSYW, while quite rich in measures of socioeconomic attainments, is somewhat limited in measures of family process, community and school life. Only a few items were available that could serve as good proxies for social capital.

Second, we note that our models do not include controls for individual ability for proxies for ability, both of which could influence the probablity of achievement outcomes. Measures tapping the respondent's cognitive attainment, locus of control, self-esteem, and knowledge of the world of work, are not available on the NLSYW data set or of limited quality.

Even in light of these caveats, our data suggest that family investments promote positive life attainments among young women, even those from disadvantaged family backgrounds. These findings are particularly strong for educational attainments, and they are consistent across risk status groups after controlling for other background and personal characteristics, including race. Our study clearly supports the need for additional exploration of social capital and other measures of investments and their contribution to the attainment of success among young women, both those who are advantaged and those who are disadvantaged.

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Table 1: Operational Definition of Variables

VARIABLE	DEFINITION
Summary Risk Measure (RISKTOT) 3+ individual items="high risk"	Summary measure of six individual risk items which include: 1) living in a single-parent family at 14, 2) living in a household with 4+ siblings, 3) mother unemployed at 14, 4) education of most educated parent is < 12 years, 5)parental occupation unskilled (See Appendix I), 6) low opportunity for educational or professional development (See Appendix I). Individual items coded as "1" if risk present, "0" if absent. Items are added together for a total risk score. Risk score of 3+ coded as "1" for "high risk", score of <=2 coded as "0" for "low risk".
Summary Social Capital Measure (SOCAP) 2+ individual items="high social capital"	Summary measure of three individual social capital items which include: 1) parents educational goals for respondent to go beyond high school; 2) availability of newspapers, books, magazines, or library card in house at age 14; 3) received strong encouragement from mother and/or teacher to continue education beyond high school. Individual items coded as "1" if social capital item present, "0" if social capital item absent; Total score of 2+ coded as "1" for high social capital; total score of <=1 coded as "0" for low social capital.

Source: Child Trends, Inc. tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 Years of Age in 1968.

Table 2: **Family Background, Individual, and Local Environment Characteristics of Young Women 14-25 Years of Age, by Race, Weighted**

	14-25 YEAR OLDS	
	Whites (N = 3638)	Blacks (N = 1459)
Characteristics of Family of Origin in 1968		
Average Adjusted Net Family Income	$32,575	$17,739
Average Family Size	4.3	5.8
Average Per Capita Family Income	$8,612	$3,971
Percent Below Poverty	11.1	49.6
Percent Living in Single Parent Family	8.7	25.3
Percent with Parental Education 13+ Years	25.5	6.8
Average Mother's Education in Years	11.0	9.1
Individual Characteristics in 1968		
Average Highest Grade Completed in Years	11.0	10.2
Average Age in Years	18.9	18.7
Characteristics of Local Community in 1968		
Percent Living in a Large City	19.8	32.8
Percent with Low Demand for Female Labor	25.5	23.6
Percent with Unemployment Rate 6%*	8.0	18.3
Percent with 2 or 4 Year Accredited College	76.0	83.7

Source: Child Trends, Inc. tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 Years of Age in 1968.

Note: Table values (except Ns) are based on weighted data.

Table 3: **Percent Distribution of Individual Risk Items, Mean and Percent Distribution of Composite Risk Measure Among Young Women, 14-25 Years of Age By Race, Weighted**

	14-25 Year olds	
	Whites (N = 3638)	Blacks (N = 1459)
Individual Risk Items as of 1968, or age 14		
Parental Education < 12, 1968	33.6	68.1
Single Parent Family, age 14	8.7	25.3
Mother Not Employed, age 14	61.7	43.5
Number of Siblings > 3, 1968	30.3	62.4
Parental Occupation Unskilled, age 14	30.6	64.7
Low Index of Opportunity, 1968	15.7	23.5
Summary Risk Measure		
Mean (s.d.)	1.8 (1.1)	2.7(1.2)
% High Risk (3^+ Individual Risk Items)	25.2	57.5

Source: Child Trends, Inc. tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 Years of Age in 1968.

Note: Table values (except Ns) are based on weighted data.

Table 4: **Percent Distribution of Individual Social Capital Items, Mean and Percent Distribution of Composite Social Capital Measure Among Young Women 14-25 Years of Age By Race, Weighted**

	14-25 Year olds	
	Whites (N = 3638)	Blacks (N = 1459)
Individual Social Capital Items as of age 14		
Parent's Education Goal at Least College	51.8	48.0
A Lot of Encouragement from Mother and/or Teacher	63.5	61.5
Three Reading Items Available in the Home	60.7	27.2
Composite Social Capital Measure		
Mean (s.d.)	1.7 (1.1)	1.3 (.99)
% High Social Capital (2* indiv. soc cap items)	55.3	40.6

Source: Child Trends, Inc. tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 Years of Age in 1968.

Note: Table values (except Ns) are based on weighted data.

Table 5.1: **Percent Achieving Positive Education and Employment Outcomes by Age 27 Given Risk Status, and Odds Ratios[1] Across Risk Status Groups - White and Black Women 14-25 in 1968, Weighted**

Education and Employment Outcomes by Age 27	Whites 14-25			Blacks 14-25		
	Risk Status			Risk Status		
	Low	High	Odds Ratio	Low	High	Odds Ratio
High School Completion	89.2	68.6	.26***	74.6	64.8	.63***
1+ Years of College or Post-Secondary Education	45.4	19.2	.29***	35.2	21.7	.51***
Consistent Labor Force Participation	64.6	51.5	.58***	63.5	53.4	.65**

*$p \leq 0.05$
**$p \leq 0.01$
***$p \leq 0.001$

[1]Odds ratios compare the odds of the attainment outcome among those with a high risk status relative to the odds of the outcome among those with a low risk status. For example, the odds of high school completion among high risk whites relative to low risk whites would be calculated as: ((68.6/100-68.6) / (89.2/100-89.2)) = (68.6/31.4) / (89.2/10.8) = 0.26.

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 5.2: **Percent Achieving Personal Earnings and Per capita Family Income Above the 50th Percentile by Age 27 Given Risk Status, and Odds Ratios[1] Across Risk Status Groups - White and Black Women 14-25 in 1968, Weighted**

	Whites 14-25			Blacks 14-25		
	Risk Status			Risk Status		
Personal Earnings and Family Income by Age 27	Low	High	Odds Ratio	Low	High	Odds Ratio
Personal Earnings > 50th Percentile	53.1	41.0	.61***	57.4	46.1	.64***
Per capita Family Income > 50th Percentile	54.1	38.5	.53***	40.7	30.9	.65**

*$p \leq 0.05$
**$p \leq 0.01$
***$p \leq 0.001$

[1]Odds ratios compare the odds of the attainment outcome among those with a high risk status relative to the odds of the outcome among those with a low risk status. For example, the odds of personal earnings > 50thP among high risk whites relative to low risk whites would be calculated as: ((41.0/100-41.0) / (53.1/100-53.1)) = (41.0/59.0) / (53.1/46.9) = 0.61.

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 5.3: Percent Avoiding Poverty and Welfare at Least Four out of the Five Years Prior to Age 27 Given Risk Status, and Odds Ratios[1] Across Risk Status Groups - White and Black Women 14-25 in 1968, Weighted

	Whites 14-25			Blacks 14-25		
	Risk Status			Risk Status		
Poverty and Welfare Experience by Age 27	Low	High	Odds Ratio	Low	High	Odds Ratio
In poverty < = 20% of the time the past five years	90.5	82.8	.51***	61.2	43.1	.48***
On welfare < = 20% of the time the past five years	94.8	90.4	.52***	72.8	59.8	.56***

*p≤0.05
**p≤0.01
***p≤0.001

[1]Odds ratios compare the odds of the attainment outcome among those with a high risk status relative to the odds of the outcome among those with a low risk status. For example, the odds of being in poverty < = 20% of the time in the past five years among high risk whites relative to low risk whites would be calculated as: ((82.8/100-82.8) / (90.5/100-09.5)) = (82.8/17.2) / (90.5/9.5) = 0.51.

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 5.4: Percent Achieving Positive Education and Employment Outcomes by Age 35 Given Risk Status, and Odds Ratios[1] Across Risk Status Groups - White and Black Women 17-25 in 1968, Weighted

	Whites 17-25			Blacks 17-25		
	Risk Status			Risk Status		
Education and Employment Outcomes by Age 35	Low	High	Odds Ratio	Low	High	Odds Ratio
High School Completion	90.7	71.9	.26***	74.2	63.2	.59**
1+ Years of College or Post-Secondary Education	49.1	24.0	.32***	33.9	25.8	.68*
Consistent Labor Force Participation	79.6	68.1	.55***	80.1	73.9	.70

*$p \leq 0.05$
**$p \leq 0.01$
***$p \leq 0.001$

[1]Odds ratios compare the odds of the attainment outcome among those with a high risk status relative to the odds of the outcome among those with a low risk status. For example, the odds of high school completion among high risk whites relative to low risk whites would be calculated as: ((71.9/100-71.9) / (90.7/100-90.7)) = (71.9/28.1) / (90.7/9.3) = 0.26.

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 5.5: **Percent Achieving Personal Earnings and Per capita Family Income Above the 50th Percentile by Age 35 Given Risk Status, and Odds Ratios[1] Across Risk Status Groups - White and Black Women 17-25 in 1968, Weighted**

	Whites 17-25			Blacks 17-25		
	Risk Status			Risk Status		
Personal Earnings and Family Income by Age 35	Low	High	Odds Ratio	Low	High	Odds Ratio
Personal Earnings > 50th Percentile	52.6	43.0	.68***	51.5	49.8	.93
Per capita Family Income > 50th Percentile	54.5	38.4	.52***	55.6	46.3	.69*

*$p \leq 0.05$
**$p \leq 0.01$
***$p \leq 0.001$

[1]Odds ratios compare the odds of the attainment outcome among those with a high risk status relative to the odds of the outcome among those with a low risk status. For example, the odds of personal earnings > 50thP among high risk whites relative to low risk whites would be calculated as: ((43.0/100-43.0) / (52.6/100-52.6)) = (43.0/57.0) / (52.6/47.4) = 0.68.

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 5.6: **Percent Avoiding Poverty and Welfare at Least Four out of the Five Years Prior to Age 35 Given Risk Status, and Odds Ratios[1] Across Risk Status Groups - White and Black Women 17-25 in 1968, Weighted**

	Whites 17-25			Blacks 17-25		
	Risk Status			Risk Status		
Poverty and Welfare Experience by Age 35	Low	High	Odds Ratio	Low	High	Odds Ratio
In poverty < = 20% of the time in the past five years	86.8	78.6	.56***	57.4	49.6	.73
On welfare < = 20% of the time in the past five years	95.6	92.1	.53*	70.7	68.6	.90

*$p \leq 0.05$
**$p \leq 0.01$
***$p \leq 0.001$

[1]Odds ratios compare the odds of the attainment outcome among those with a high risk status relative to the odds of the outcome among those with a low risk status. For example, the odds of being in poverty < = 20% of the time in the past five years among high risk whites relative to low risk whites would be calculated as: ((78.6/100-78.6) / (86.8/100-86.8)) = (78.6/21.4) / (86.8/13.2) = 0.56.

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 6.1: **Percent Achieving Positive Education and Employment Outcomes by Age 27 Given Social Capital, and Odds Ratios[1] Across Social Capital Status Groups - White and Black Women 14-25 in 1968, Weighted**

	Whites 14-25			Blacks 14-25		
	Social Capital			Social Capital		
Education and Employment Outcomes by Age 27	Low	High	Odds Ratio	Low	High	Odds Ratio
High School Completion	69.6	94.4	7.4***	53.7	88.1	6.4***
1+ Years of College or Post-Secondary Education	9.7	59.7	13.8***	10.1	48.8	8.5***
Consistent Labor Force Participation	54.3	66.0	1.6***	50.6	66.9	1.9***

*$p \leq 0.05$
**$p \leq 0.01$
***$p \leq 0.001$

[1]Odds ratios compare the odds of the attainment outcome among those with a high social capital relative to the odds of the outcome among those with a low social capital. For example, the odds of completing high school by age 27 high social capital whites relative to low social capital whites would be calculated as: ((94.4/100-94.4) / (69.6/100-69.6)) = (94.4/5.6) / (69.6/30.4) = 7.4.

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 6.2: **Percent Achieving Personal Earnings and Per capita Family Income Greater than the 50th Percentile by Age 27 Given Social Capital, and Odds Ratios[1] Across Social Capital Status Groups - White and Black Women 14-25 in 1968, Weighted**

	Whites 14-25			Blacks 14-25		
	Social Capital			Social Capital		
Personal Earnings and Family Income by Age 27	Low	High	Odds Ratio	Low	High	Odds Ratio
Personal Earnings > 50th Percentile	40.8	56.8	1.9***	39.7	64.8	2.8***
Per capita Family Income > 50th Percentile	38.2	58.3	2.3***	30.3	40.7	1.6**

*$p \leq 0.05$
**$p \leq 0.01$
***$p \leq 0.001$

[1]Odds ratios compare the odds of the attainment outcome among those with a high social capital relative to the odds of the outcome among those with a low social capital. For example, the odds of securing personal earnings > 50thP among high social capital whites relative to low social capital whites would be calculated as: ((56.8/100-56.8) / (40.8/100-40.8)) = (56.8/43.2) / (40.8/59.2) = 1.9.

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 6.3: Percent Avoiding Poverty and Welfare at Least Four out of the Five Years Prior to Age 27 Given Social Catpial Status, and Odds Ratios[1] Across Social Capital Status Groups - White and Black Women 14-25 in 1968, Weighted

	Whites 14-25			Blacks 14-25		
	Social Capital			Social Capital		
Poverty and Welfare Experience by Age 27	Low	High	Odds Ratio	Low	High	Odds Ratio
In poverty < = 20% of the time in the past five years	84.1	91.6	2.1***	41.9	61.6	2.2***
On welfare < = 20% of the time in the past five years	90.3	96.3	2.8***	56.6	75.9	2.4***

*p≤0.05
**p≤0.01
***p≤0.001

[1]Odds ratios compare the odds of the attainment outcome among those with high social capital relative to the odds of the outcome among those with low social capital. For example, the odds of being in poverty < = 20% of tne time in the past five years among high social capital whites relative to low social capital whites would be calculated as: ((91.6/100-91.6) / (84.1/100-84.1)) = (91.6/8.4) / (84.1/15.9) = 2.1.

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 6.4: Percent Achieving Positive Education and Employment Outcomes by Age 35 Given Social Capital, and Odds Ratios[1] Across Social Capital Status Groups - White and Black Women 17-25 in 1968, Weighted

	Whites 17-25			Blacks 17-25		
	Social Capital			Social Capital		
Education and Employment Outcomes by Age 35	Low	High	Odds Ratio	Low	High	Odds Ratio
High School Completion	72.3	96.3	9.9***	53.7	89.0	7.0***
1+ Years of College or Post-Secondary Education	13.0	65.5	12.7***	12.1	54.1	8.5***
Consistent Labor Force Participation	70.0	81.5	1.9***	71.8	83.8	2.0***

*$p \leq 0.05$
**$p \leq 0.01$
***$p \leq 0.001$

[1]Odds ratios compare the odds of the attainment outcome among those with a high social capital relative to the odds of the outcome among those with a low social capital. For example, the odds of high school completion by age 35 among high social capital whites relative to low social capital whites would be calculated as: ((96.3/100-96.3) / (72.3/100-72.3)) = (96.3/3.7) / (72.3/27.7) = 9.9.

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 6.5: Percent Achieving Personal Earnings and Per capita Family Income Greater than the 50th Percentile by Age 35 Given Social Capital, and Odds Ratios[1] Across Social Capital Status Groups - White and Black Women 17-25 in 1968, Weighted

	Whites 17-25			Blacks 17-25		
	Social Capital			Social Capital		
Personal Earnings and Family Income by Age 35	Low	High	Odds Ratio	Low	High	Odds Ratio
Personal Earnings > 50th Percentile	43.1	55.3	1.6***	42.6	62.0	2.2***
Per capita Family Income > 50th Percentile	37.6	60.1	2.9***	40.4	66.6	2.9***

*p≤0.05
**p≤0.01
***p≤0.001

[1]Odds ratios compare the odds of the attainment outcome among those with a high social capital relative to the odds of the outcome among those with a low social capital. For example, the odds of securing personal earnings > 50th P by age 35 among high social capital whites relative to low social capital whites would be calculated as: ((55.3/100-55.3) / (43.1/100-43.1)) = (55.3/44.7) / (43.1/56.9) = 1.6.

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 6.6: Percent Avoiding Poverty and Welfare at Least Four out of the Five Years Prior to Age 35 Given Social Catpial Status, and Odds Ratios[1] Across Social Capital Status Groups - White and Black Women 17-25 in 1968, Weighted

	Whites 17-25			Blacks 17-25		
	Social Capital			Social Capital		
Poverty and Welfare Experience by Age 35	Low	High	Odds Ratio	Low	High	Odds Ratio
In poverty < = 20% of the time in the past five years	78.1	90.0	2.5***	43.4	68.9	2.9***
On welfare < = 20% of the time in the past five years	91.3	97.4	3.5***	65.2	78.7	1.9***

*p≤0.05
**p≤0.01
***p≤0.001

[1]Odds ratios compare the odds of the attainment outcome among those with high social capital relative to the odds of the outcome among those with low social capital. For example, the odds of being in poverty < = 20% of the time in the past five years among high social capital whites relative to low social capital whites would be calculated as: ((90.0/100-90.0) / (78.1/100-78.1)) = (90.0/10.0) / (78.1/21.9) = 2.5.

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 7.1: **Percent Achieving Positive Education and Employment Outcomes by Age 27 Given Risk Status and Social Capital, and Odds Ratios[1] Across Social Capital and Risk Status Groups - White Women 14-25 in 1968, Weighted**

	Whites 14-25					
	Risk Status - Low			Risk Status- High		
	Low Social Capital	High Social Capital	Odds Ratio	Low Social Capital	High Social Capital	Odds Ratio
Education & Employment Outcomes by Age 27						
High School Completion	76.8	95.8	6.9***	59.0	87.4	4.8***
1+ Years of College or Post-Secondary Education	11.8	63.0	12.8***	6.6	41.8	10.1***
Consistent Labor Force Participation	59.4	67.1	1.4***	46.2	60.5	1.8***

*p≤0.05
**p≤0.01
***p≤0.001

[1]Odds ratios compare odds of attainment outcome among those with high social capital to those with low social capital within each risk status group. For example, the odds of completing high school by age 27 among high social capita whites relative to low social capital whites, given low risk status, would be calculated as: ((95.8/100-95.8) / (76.8/100-76.8)) = (95.8/4.2) / (76.8/23.2) = 6.9.

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 7.2: Percent Achieving Personal Earnings and Per capita Family Income Greater than the 50th Percentile by Age 27 Given Risk Status and Social Capital, and Odds Ratios[1] Across Social Capital and Risk Status Groups - White Women 14-25 in 1968, Weighted

	Whites 14-25					
	Risk Status - Low			Risk Status- High		
	Low Social Capital	High Social Capital	Odds Ratio	Low Social Capital	High Social Capital	Odds Ratio
Personal Earnings and Family Income by Age 27						
Personal Earnings > 50th Percentile	43.9	57.9	1.8***	35.7	51.1	1.9***
Per capita Income > 50th Percentile	42.7	59.9	2.0***	31.8	50.0	2.1***

*$p \leq 0.05$
**$p \leq 0.01$
***$p \leq 0.001$

[1]Odds ratios compare odds of attainment outcome among those with high social capital to those with low social capital within each risk status group. For example, the odds of securing personal earnings > 50thP among high social capital whites relative to low social capital whites, given low risk status, would be calculated as: ((57.9/100-57.9) / (43.9/100-43.9)) = (57.9/42.1) / (43.9/56.1) = 1.8.

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 7.3: **Percent Avoiding Poverty and Welfare at Least Four out of the Five Years Prior to Age 27 Given Risk Status and Social Catpial, and Odds Ratios[1] Across Social Capital and Risk Status Groups - White Women 14-25 in 1968, Weighted**

	Whites 14-25					
	Risk Status - Low			Risk Status- High		
	Low Social Capital	High Social Capital	Odds Ratio	Low Social Capital	High Social Capital	Odds Ratio
Poverty and Welfare Experience by Age 27						
In poverty < = 20% of the time in the past five years	86.8	92.4	1.8***	80.5	87.6	1.7*
On welfare < = 20% of the time in the past five years	90.9	96.7	2.9***	89.2	94.0	1.9*

*p≤0.05
**p≤0.01
***p≤0.001

[1]Odds ratios compare odds of attainment outcome among those with high social capital to those with low social capital within each risk status group. For example, the odds of being in poverty < = 20% of the time in the past five years among high social capital whites relative to low social capital whites, given low risk status, would be calculated as: ((92.4/100-92.4) / (86.8/100-86.8)) = (92.4/7.6) / (86.8/13.2) = 1.8.

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 7.4: **Percent Achieving Positive Education and Employment Outcomes by Age 27 Given Risk Status and Social Capital, and Odds Ratios[1] Across Social Capital and Risk Status Groups - Black Women 14-25 in 1968, Weighted**

	Blacks 14-25					
	Risk Status - Low			Risk Status- High		
	Low Social Capital	High Social Capital	Odds Ratio	Low Social Capital	High Social Capital	Odds Ratio
Education & Employment Outcomes by Age 27						
High School Completion	57.7	91.9	8.3***	52.2	84.8	5.1***
1+ Years of College or Post-Secondary Education	11.4	58.3	10.9***	9.7	40.9	6.5***
Consistent Labor Force Participation	58.3	68.8	1.6***	46.0	65.0	2.2***

*p≤0.05
**p≤0.01
***p≤0.001

[1]Odds ratios compare odds of attainment outcome among those with high social capital to those with low social capital within each risk status group. For example, the odds of completing high school by age 27 among high social capital blacks relative to low social capital blacks, given low risk status, would be calculated as: ((91.9/100-91.9) / (57.7/100-57.7)) = (91.9/8.1) / (57.7/42.3) = 8.3.

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 7.5: Percent Achieving Personal Earnings and Per capita Family Income Greater than the 50th Percentile by Age 27 Given Risk Status and Social Capital, and Odds Ratios[1] Across Social Capital and Risk Status Groups - Black Women 14-25 in 1968, Weighted

	Blacks 14-25					
	Risk Status - Low			Risk Status- High		
	Low Social Capital	High Social Capital	Odds Ratio	Low Social Capital	High Social Capital	Odds Ratio
Personal Earnings and Family Income by Age 27						
Personal Earnings > 50th Percentile	47.3	68.0	2.4***	35.8	62.0	2.9***
Per capita Income > 50th Percentile	45.7	73.2	3.5***	32.9	63.3	3.5***

*p≤0.05
**p≤0.01
***p≤0.001

[1]Odds ratios compare odds of attainment outcome among those with high social capital to those with low social capital within each risk status group. For example, the odds of securing personal earnings > 50thP among high social capital blacks relative to low social capital blacks, given low risk status, would be calculated as: ((68.0/100-68.0) / (47.3/100-47.3)) = (68.0/32.0) / (47.3/52.7) = 2.4.

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 7.6: Percent Avoiding Poverty and Welfare at Least Four out of the Five Years Prior to Age 27 Given Risk Status and Social Capital, and Odds Ratios[1] Across Social Capital and Risk Status Groups - Black Women 14-25 in 1968, Weighted

	Blacks 14-25					
	Risk Status - Low			Risk Status- High		
	Low Social Capital	High Social Capital	Odds Ratio	Low Social Capital	High Social Capital	Odds Ratio
Poverty and Welfare Experience by Age 27						
In poverty < = 20% of the time in the past five years	53.4	69.8	2.0***	35.4	54.5	2.2***
On welfare < = 20% of the time in the past vie years	63.4	81.3	2.5***	52.6	71.1	2.2***

*p≤0.05
**p≤0.01
***p≤0.001

[1]Odds ratios compare odds of attainment outcome among those with high social capital to those with low social capital within each risk status group. For example, the odds of being in poverty < = 20% of the time in the past five years among high social capital blacks relative to low social capital blacks, given low risk status, would be calculated as: ((69.8/100-69.8) / (53.4/100-53.4)) = (69.8/30.2) / (53.4/46.6) = 2.0.

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 8.1: Percent Achieving Positive Education and Employment Outcomes by Age 35 Given Risk Status and Social Capital, and Odds Ratios[1] Across Social Capital and Risk Status Groups - White Women 17-25 in 1968, Weighted

	Whites 17-25					
	Risk Status - Low			Risk Status- High		
	Low Social Capital	High Social Capital	Odds Ratio	Low Social Capital	High Social Capital	Odds Ratio
Education & Employment Outcomes by Age 35						
High School Completion	78.9	97.6	11.1***	62.6	89.6	5.1***
1+ Years of College or Post-Secondary Education	14.6	69.1	13.1***	10.8	48.0	7.6***
Consistent Labor Force Participation	74.6	82.3	1.6***	62.8	77.9	2.1***

*p≤0.05
**p≤0.01
***p≤0.001

[1]Odds ratios compare odds of attainment outcome among those with high social capital to those with low social capital within each risk status group. For example, the odds of completing high school by age 35 among high social capital whites relative to low social capital whites, given low risk status, would be calculated as: ((97.6/100-97.6) / (78.9/100-78.9)) = (97.6/2.4) / (78.9/21.1) = 11.1.

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 8.2: Percent Achieving Personal Earnings and Per capita Family Income Greater than the 50th Percentile by Age 35 Given Risk Status and Social Capital, and Odds Ratios[1] Across Social Capital and Risk Status Groups - White Women 17-25 in 1968, Weighted

	Whites 17-25					
	Risk Status - Low			Risk Status- High		
	Low Social Capital	High Social Capital	Odds Ratio	Low Social Capital	High Social Capital	Odds Ratio
Personal Earnings and Family Income by Age 35						
Personal Earnings > 50th Percentile	47.6	55.3	1.4**	36.5	54.9	2.1***
Per capita Income > 50th Percentile	43.0	61.1	2.1***	29.6	55.8	3.0***

*p≤0.05
**p≤0.01
***p≤0.001

[1]Odds ratios compare odds of attainment outcome among those with high social capital to those with low social capital within each risk status group. For example, the odds of securing personal earnings > 50thP by age 35 among high social capital whites relative to low social capital whites, given low risk status, would be calculated as: ((55.3/100-55.3) / (47.6/100-47.6)) = (55.3/44.7) / (47.6/52.4) = 1.4.

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 8.3: **Percent Avoiding Poverty and Welfare at Least Four out of the Five Years Prior to Age 35 Given Risk Status and Social Catpial, and Odds Ratios[1] Across Social Capital and Risk Status Groups - White Women 17-25 in 1968, Weighted**

	Whites 17-25					
	Risk Status - Low			Risk Status- High		
	Low Social Capital	High Social Capital	Odds Ratio	Low Social Capital	High Social Capital	Odds Ratio
Poverty and Welfare Experience by Age 35						
In poverty < = 20% of the time in the past five years	81.7	89.7	1.9***	72.5	90.8	3.7***
On welfare < = 20% of the time in the past five years	92.8	97.2	2.7	89.1	97.9	5.7***

*p≤0.05
**p≤0.01
***p≤0.001

[1]Odds ratios compare odds of attainment outcome among those with high social capital to those with low social capital within each risk status group. For example, the odds of being in poverty < = 20% of the time in five years prior to age 35 among high social capital whites relative to low social capital whites, given low risk status, would be calculated as: ((89.7/100-89.7) / (81.7/100-81.7)) = (89.7/10.3) / (81.7/18.3) = 1.9.

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 8.4: **Percent Achieving Positive Education and Employment Outcomes by Age 35 Given Risk Status and Social Capital, and Odds Ratios[1] Across Social Capital and Risk Status Groups - Black Women 17-25 in 1968, Weighted**

	Blacks 17-25					
	Risk Status - Low			Risk Status- High		
	Low Social Capital	High Social Capital	Odds Ratio	Low Social Capital	High Social Capital	Odds Ratio
Education & Employment Outcomes by Age 35						
High School Completion	58.6	92.2	8.4***	50.8	86.0	5.9***
1 + Years of College or Post-Secondary Education	11.4	59.5	11.4***	13.5	49.1	6.2***
Consister* Labor Force Participation	73.4	87.3	2.5**	71.2	79.8	1.6

*$p \leq 0.05$
**$p \leq 0.01$
***$p \leq 0.001$

[1]Odds ratios compare odds of attainment outcome among those with high social capital to those with low social capital within each risk status group. For example, the odds of completing high school by age 35 among social capital blacks relative to low social capital blacks, given low risk status, would be calculated as: ((92.2/100-92.2) / (58.6/100-58.6)) = (92.2/7.8) / (58.6/41.1) = 8.4.

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 8.5: Percent Achieving Personal Earnings and Per capita Family Income Greater than the 50th Percentile by Age 35 Given Risk Status and Social Capital, and Odds Ratios[1] Across Social Capital and Risk Status Groups - Black Women 17-25 in 1968, Weighted

	Blacks 17-25					
	Risk Status - Low			Risk Status- High		
	Low Social Capital	High Social Capital	Odds Ratio	Low Social Capital	High Social Capital	Odds Ratio
Personal Earnings and Family Income by Age 35						
Personal Earnings > 50th Percentile	40.6	63.5	2.6***	43.1	60.9	2.1**
Per capita Income > 50th Percentile	40.1	74.6	4.4***	39.7	58.4	2.1**

*p≤0.05
**p≤0.01
***p≤0.001

[1]Odds ratios compare odds of attainment outcome among those with high social capital to those with low social capital within each risk status group. For example, the odds of securing personal earnings > 50thP by age 35 among high social capital blacks relative to low social capital blacks, given low risk status, would be calculated as: ((63.5/100-63.5) / (40.6/100-40.6)) = (63.5/36.5) / (40.6/59.4) = 2.6.

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 8.6: Percent Avoiding Poverty and Welfare at Least Four out of the Five Years Prior to Age 35 Given Risk Status and Social Catpial, and Odds Ratios[1] Across Social Capital and Risk Status Groups - Black Women 17-25 in 1968, Weighted

	Blacks 17-25					
	Risk Status - Low			Risk Status- High		
	Low Social Capital	High Social Capital	Odds Ratio	Low Social Capital	High Social Capital	Odds Ratio
Poverty and Welfare Experience by Age 35						
In poverty < = 20% of the time in the past five years	43.1	75.1	4.0***	42.2	63.0	2.3***
On welfare < = 20% of the time in the past five years	64.1	79.5	2.2*	63.8	77.6	2.0*

*p≤0.05
**p≤0.01
***p≤0.001

[1]Odds ratios compare odds of attainment outcome among those with high social capital to those with low social capital within each risk status group. For example, the odds of being in poverty < = 20% of the time in the five years prior to age 35 among high social capital blacks relative to low social capital blacks, given low risk status, would be calculated as: ((75.1/100-75.1) / (43.1/100-43.1)) = (75.1/24.9) / (43.1/56.9) = 4.0.

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, White and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 9.1: Models Predicting the Odds of High School Completion by Age 27 Among High Risk and Low Risk Women 14-25 Years of Age in 1968, Weighted

	High-Risk Status		Low-Risk Status	
	Risk & Social Capital Only	Risk, Social Capital, & Controls	Risk & Social Capital Only	Risk, Social Capital & Controls
Individual Measures of Risk				
Single Parent Family	.59*	1.01	.95	.89
Parental Education < 12 years	.40***	.57	.34***	.42**
Mother Not Employed	.80	.78	1.38*	1.52
No. of Siblings > 3	.57**	.71	.52***	.64
Occupation of Head of Household Unskilled	.60**	.53*	.62**	.84
Low Index of Environmental Opportunity	.87	.62*	.87	.55
Measures of Social Capital				
Encouragement from Mother for post-secondary education	.89	.79	.80	.89
Encouragement from Teacher for post-secondary education	1.76**	1.80*	3.06***	3.20***
Parental goals for R of college or more	4.01***	2.40**	2.91***	2.36***
3 Reading Materials Available in the home	2.48***	1.40	2.43***	1.44
Controls				
Family Income in 1968	--	1.00	--	1.00
Lived in Large City @14	--	.67	--	.88
Education of Oldest Sibling 12+ years	--	1.97**	--	2.91***
Age in 1968	--	.96	--	1.04
In Poverty at Age 23	--	.34***	--	1.02
No. of Children by Age 23	--	.71*	--	.64*
Married at Age 23	--	.61	--	.85
1st Birth Occurred by Age 19	--	.28***	--	.18***
Black	--	1.58	--	1.46
N	1236	725	2214	1015
-2(LL)	1259.5	730.2	1285.0	483.7
Model X^2	177.1***	205.3***	330.1***	292.5***

*p≤0.10, *p≤0.05, **p≤0.01, ***p≤0.001

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, Whites and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 9.2: Models Predicting the Odds of Women Completing 13+ Years of Education by Age 27 Among High Risk and Low Risk Women 14-25 Years of Age in 1968, Weighted

	High-Risk Status		Low-Risk Status	
	Risk & Social Capital Only	Risk, Social Capital, & Controls	Risk & Social Capital Only	Risk, Social Capital & Controls
Individual Measures of Risk				
Single Parent Family	.90	1.12	1.28	1.38
Parental Education < 12 years	.44***	.40*	.42***	.52**
Mother Not Employed	1.24	1.30	1.13	1.07
No. of Siblings > 3	1.08	1.36	.85	1.31
Occupation of Head of Household Unskilled	.86	.78	.71*	1.07
Low Index of Environmental Opportunity	1.04	1.07	.92	.99
Measures of Social Capital				
Encouragement from Mother for post-secondary education	1.91***	1.96*	2.90***	2.40***
Encouragement from Teacher for post-secondary education	1.44*	1.25	2.20***	2.62***
Parental goals for R of college or more	5.00***	7.70***	4.17***	4.63***
3 Reading Materials Available in the home	2.38***	2.71***	2.05***	2.01***
Controls				
Family Income in 1968	--	1.00	--	1.00*
Lived in Large City @14	--	.90	--	1.36
Education of Oldest Sibling 12+ years	--	3.02***	--	2.56***
Age in 1968	--	.92	--	1.08*
In Poverty at Age 23	--	.69	--	1.87*
No. of Children by Age 23	--	.70***	--	.38***
Married at Age 23	--	.43*	--	.65*
1st Birth Occurred by Age 19	--	.40*	--	.58*
Black	--	1.58	--	1.57
N	1236	725	2214	1015
-2(LL)	1056.6	356.6	2568.3	983.3
Model X^2	240.5***	230.7***	960.1***	630.4***

*p≤0.10, *p≤0.05, **p≤0.01, ***p≤0.001

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, Whites and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 9.3: Models Predicting the Odds of Consistent Labor Force Participation by Age 27 Among High Risk and Low Risk Women 14-25 Years of Age in 1968, Weighted

	High-Risk Status		Low-Risk Status	
	Risk & Social Capital Only	Risk, Social Capital, & Controls	Risk & Social Capital Only	Risk, Social Capital & Controls
Individual Measures of Risk				
Single Parent Family	.75	.77	1.41	1.13
Parental Education < 12 years	.63*	1.01	.80*	.97
Mother Not employed	.92	.84	1.12	1.02
No. of Siblings > 3	1.04	.99	1.06	1.04
Occupation of Head of Household Unskilled	1.07	1.11	1.04	.92
Low Index of Environmental Opportunity	.76*	.83	.83	.66*
Measures of Social Capital				
Encouragement from Mother for post-secondary education	.94	1.19	1.09	1.05
Encouragement from Teacher for post-secondary education	1.35*	1.07	1.48***	1.16
Parental goals for R of college or more	1.84***	.83	.87	.73*
3 Reading Materials Available in the home	1.19	.80	1.15	.59**
Controls				
Family Income in 1968	--	1.00	--	1.00
Lived in Large City @14	--	1.19	--	1.08
Education of Oldest Sibling 12+ years	--	.98	--	1.25
Age in 1968	--	.92*	--	.88**
In Poverty at Age 23	--	.39***	--	.52**
No. of Children by Age 23	--	.61***	--	.31***
Married at Age 23	--	.33***	--	.46***
1st Birth Occurred by Age 19	--	1.24	--	1.11
Completed High School by Age 23	--	2.38**	--	1.07
1+ yrs of post-secondary education by age 23	--	1.35	--	.56**
Black	--	1.23	--	1.76*
N	1139	669	2127	977
-2(LL)	1275.1	629.9	3118.7	1174.3
Model X^2	43.9***	127.9***	32.8***	261.6***

*$p \leq 0.10$, **$p \leq 0.05$, ***$p \leq 0.01$, ****$p \leq 0.001$

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, Whites and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 9.4: Models Predicting the Odds of Per Capita Income Greater Than th 50th Percentile by Age 27 Among High Risk and Low Risk Women 14-25 Years of Age in 1968, Weighted

	High-Risk Status		Low-Risk Status	
	Risk & Social Capital Only	Risk, Social Capital, & Controls	Risk & Social Capital Only	Risk, Social Capital & Controls
Individual Measures of Risk				
Single Parent Family	.57*	.49*	.83	.60
Parental Education < 12 years	.48**	.77	.71*	1.10
Mother Not Employed	.87	.57	.70**	.49**
No. of Siblings > 3	.90	1.59	.75*	.71
Occupation of Head of Household Unskilled	.68*	.74	.80*	1.01
Low Index of Environmental Opportunity	1.01	2.03*	1.13	.91
Measures of Social Capital				
Encouragement from Mother for post-secondary education	1.01	.97	1.09	.91
Encouragement from Teacher for post-secondary education	1.45*	1.16	1.21	1.14
Parental goals for R of college or more	1.39*	1.24	1.61***	1.41
3 Reading Materials Available in the home	1.59**	.95	1.39*	1.43
Controls				
Family Income in 1968	--	1.00*	--	1.00
Lived in Large City @14	--	1.13	--	.82
Education of Oldest Sibling 12+ years	--	1.03	--	1.26
Age in 1968	--	1.04	--	.89**
In Poverty at Age 23	--	.43***	--	.35***
No. of Children by Age 23	--	.67**	--	.72*
Married at Age 23	--	2.10*	--	1.32
1st Birth Occurred by Age 19	--	1.36	--	1.06
Black	--	.54*	--	.37**
Completed High School by Age 23	--	1.13	--	2.42**
1+ yrs of post-secondary education by age 23	--	1.92*	--	.81
N	1236	725	2214	1015
-2(LL)	1131.1	556.2	1961.8	753.8
Model X^2	55.6***	111.4***	70.0***	106.1***

*$p \leq 0.10$, *$p \leq 0.05$, **$p \leq 0.01$, ***$p \leq 0.001$

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, Whites and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 9.5: Models Predicting the Odds of Avoiding Poverty at Least Four out of the Five Years Prior to Age 27 Among High Risk and Low Risk Women 14-25 Years of Age in 1968, Weighted

	High-Risk Status		Low-Risk Status	
	Risk & Social Capital Only	Risk, Social Capital, & Controls	Risk & Social Capital Only	Risk, Social Capital & Controls
Individual Measures of Risk				
Single Parent Family	.54*	.64	.73	.59
Parental Education < 12 years	.51**	1.06	.74*	1.20
Mother Not Employed	1.07	.76	.73*	.62*
No. of Siblings > 3	.51***	.94	.54***	.62*
Occupation of Head of Household Unskilled	.70*	.79	.87	.93
Low Index of Environmental Opportunity	1.01	1.76*	1.00	.83
Measures of Social Capital				
Encouragement from Mother for post-secondary education	.70*	.58*	.70*	.89
Encouragement from Teacher for post-secondary education	1.31	1.57*	1.23*	1.15
Parental goals for R of college or more	1.44*	1.62	1.29*	.88
3 Reading Materials Available in the home	1.73**	1.13	1.25*	1.24
Controls				
Family Income in 1968	--	1.00	--	1.00
Lived in Large City @14	--	.95	--	.82
Education of Oldest Sibling 12+ years	--	1.56*	--	1.00
Age in 1968	--	1.26	--	1.14***
In Poverty in 1968	--	.64	--	.32***
No. of Children by Age 23	--	.56***	--	.67**
Married at Age 23	--	4.72***	--	3.53***
1st Birth Occurred by Age 19	--	1.56	--	1.09
Completed High School by Age 23	--	3.03***	--	3.36***
1+ yrs of post-secondary education by age 23	--	1.54	--	.93
Black	--	.34***	--	.45*
N	1169	728	2086	1020
-2(LL)	1099.8	531.6	1986.9	847.2
Model X^2	74.3***	194.7***	43.1***	126.5***

*p≤0.10, *p≤0.05, **p≤0.01, ***p≤0.001

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, Whites and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 9.6: Models Predicting the Odds of Avoiding Welfare at Least Four out of the Five Years Prior to Age 27 Among High Risk and Low Risk Women 14-25 Years of Age in 1968, Weighted

	High-Risk Status		Low-risk Status	
	Risk & Social Capital Only	Risk, Social Capital, & Controls	Risk & Social Capital Only	Risk, Social Capital & Controls
Individual Measures of Risk				
Single Parent Family	.51*	.64	.48*	.40
Parental Education < 12 years	.44**	1.44	.59**	1.69
Mother Not Employed	1.02	.75	1.18	.95
No. of Siblings > 3	.74	1.03	.50***	.70
Occupation of Head of Household Unskilled	.62*	52*	.71*	.87
Low Index of Environmental Opportunity	1.01	2.13*	.84	1.73
Measures of Social Capital				
Encouragement from Mother for post-secondary education	1.04	1.00	1.31	1.84*
Encouragement from Teacher for post-secondary education	1.17	1.30	1.23	.88
Parental goals for R of college or more	1.03	.60	1.51*	1.28
3 Reading Materials Available in the home	2.04**	1.21	2.13***	1.40
Controls				
Family Income in 1968	--	1.00	--	1.00
Lived in Large City @14	--	1.29	--	.64
Education of Oldest Sibling 12+ years	--	1.66*	--	1.36
Age in 1968	--	1.09*	--	1.04
Received Welfare in 1969	--	.53*	--	.10***
No. of Children by Age 23	--	.53***	--	.65*
Married at Age 23	--	3.99***	--	1.88*
1st Birth Occurred by Age 19	--	1.46	--	.84
Completed High School by Age 23	--	3.66***	--	2.68**
1+ yrs of post-secondary education by age 23	--	3.92*	--	2.94*
Black	--	.22***	--	.39*
N	1211	723	2201	1036
-2(LL)	856.3	360.6	1188.7	470.8
Model X^2	48.7***	150.2***	105.1***	123.4***

*$p \leq 0.10$, *$p \leq 0.05$, **$p \leq 0.01$, ***$p \leq 0.001$

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, Whites and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 10.1: Models Predicting the Odds of Women Completing 13+ Years of School by Age 35 Among High Risk and Low Risk Women 17-25 Years of Age in 1968, Weighted

	High-Risk Status		Low-Risk Status	
	Risk & Social Capital Only	Risk, Social Capital, & Controls	Risk & Social Capital Only	Risk, Social Capital & Controls
Individual Measures of Risk				
Single Parent Family	1.30	2.24	1.05	.75
Parental Education < 12 years	.36***	.53	.32***	.37***
Mother Not Employed	1.29	1.89	1.04	1.09
No. of Siblings > 3	1.00	1.82	.72*	.99
Occupation of Head of Household Unskilled	.82	.96	.73*	1.15
Low Index of Environmental Opportunity	1.06	1.09	.62*	.50*
Measures of Social Capital				
Encouragement from Mother for post-secondary education	1.33	1.55	2.95***	2.36***
Encouragement from Teacher for post-secondary education	1.84**	1.49	1.89***	1.49*
Parental goals for R of college or more	4.89***	6.16***	4.13***	6.81***
3 Reading Materials Available in the home	1.98**	1.82*	2.12***	2.19**
Controls				
Family Income in 1968	--	1.00	--	1.00
Lived in Large City @14	--	1.07	--	1.52
Education of Oldest Sibling 12+ years	--	1.71	--	1.97*
Age in 1968	--	.87	--	1.00
In Poverty at Age 27	--	.55	--	.69
No. of Children by Age 27	--	.94	--	.64***
Married at Age 27	--	.50	--	1.35
1st Birth Occurred by Age 19	--	.43*	--	.52*
Black	--	1.06	--	1.63
N	728	383	1348	555
-2(LL)	555.7	252.9	1479.6	530.5
Model X^2	154.7***	103.9***	617.5***	313.9***

*$p \leq 0.10$, **$p \leq 0.05$, ***$p \leq 0.01$, ****$p \leq 0.001$

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, Whites and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 10.2: Models Predicting the Odds of Consistent Labor Force Participation by Age 35 Among High Risk and Low Risk Women 17-25 Years of Age in 1968, Weighted

	High-Risk Status		Low-Risk Status	
	Risk & Social Capital Only	Risk, Social Capital, & Controls	Risk & Social Capital Only	Risk, Social Capital & Controls
Individual Measures of Risk				
Single Parent Family	1.73	2.58	1.46	6.97
Parental Education < 12 years	.85	1.65	.72*	.64
Mother Not Employed	.99	1.50	.88	.65
No. of Siblings > 3	1.40	2.14*	1.21	1.15
Occupation of Head of Household Unskilled	1.24	1.75	1.08	1.04
Low Index of Environmental Opportunity	.80	.91	1.35	3.67*
Measures of Social Capital				
Encouragement from Mother for post-secondary education	.64*	.86	1.17	.67
Encouragement from Teacher for post-secondary education	1.70*	1.13	1.33*	1.45
Parental goals for R of college or more	2.51***	1.07	.83	.57*
3 Reading Materials Available in the home	1.07	.57*	1.37*	.62
Controls				
Family Income in 1968	--	1.00	--	1.00
Lived in Large City @14	--	2.04	--	1.16
Education of Oldest Sibling 12+ years	--	.95	--	.87
Age in 1968	--	.86*	--	.73***
In Poverty at Age 27	--	.46*	--	.32**
No. of Children by Age 27	--	.63**	--	.53***
Married at Age 27	--	.64	--	.29*
1st Birth Occurred by Age 19	--	3.00**	--	1.48
Completed High School by Age 23	--	2.95**	--	1.63
1+ yrs of post-secondary education by age 27	--	4.01*	--	1.25
Black	--	.99	--	1.49
N	707	375	1333	551
-2(LL)	707.8	305.4	1437.9	426.7
Model X^2	33.4***	65.4***	25.0***	101.1***

*p≤0.10, *p≤0.05, **p≤0.01, ***p≤0.001

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, Whites and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

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Table 10.3: Models Predicting the Odds of Per Capita Income Greater than the 50th Percentile by Age 35 Among High Risk and Low Risk Women 17-25 Years of Age in 1968, Weighted

	High-Risk Status		Low-Risk Status	
	Risk & Social Capital Only	Risk, Social Capital, & Controls	Risk & Social Capital Only	Risk, Social Capital & Controls
Individual Measures of Risk				
Single Parent Family	.84	.75	.74	1.34
Parental Education < 12 years	.44**	.46	.66*	.79
Mother Not Employed	.91	.63	.74*	.77
No. of Siblings > 3	1.00	1.85*	.54***	.56*
Occupation of Head of Household Unskilled	.82	1.01	.76	.77
Low Index of Environmental Opportunity	.85	.90	1.04	1.37
Measures of Social Capital				
Encouragement from Mother for post-secondary education	1.43	1.26	.74*	.68
Encouragement from Teacher for post-secondary education	1.23	1.71	1.16	1.18
Parental goals for R of college or more	.88	.98	1.18	1.12
3 Reading Materials Available in the home	1.71*	.78	1.35*	.96
Controls				
Family Income in 1968	--	1.00	--	1.00
Lived in Large City @14	--	2.56*	--	.85
Education of Oldest Sibling 12+ years	--	1.87*	--	1.23
Age in 1968	--	1.22	--	1.24***
In Poverty at Age 27	--	.27***	--	.13***
No. of Children by Age 27	--	.95	--	.78*
Married at Age 27	--	1.35	--	1.05
1st Birth Occurred by Age 19	--	.88	--	.87
Black	--	.27**	--	.70
Completed High School by Age 23	--	1.01	--	.43*
1+ yrs of post-secondary education by age 27	--	.81	--	1.29
N	728	383	1348	555
-2(LL)	725.3	304.7	1514.9	553.9
Model X^2	26.2***	77.7***	36.1***	87.3***

*$p \leq 0.10$, *$p \leq 0.05$, **$p \leq 0.01$, ***$p \leq 0.001$

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, Whites and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

Table 10.4: Models Predicting the Odds of Avoiding Poverty at Least Four out of the 5 Years Prior to Age 35 Among High Risk and Low Risk Women 17-25 Years of Age in 1968, Weighted

	High-Risk Status		Low-Risk Status	
	Risk & Social Capital Only	Risk, Social Capital, & Controls	Risk & Social Capital Only	Risk, Social Capital & Controls
Individual Measures of Risk				
Single Parent Family	.72	.49	1.70	1.75
Parental Education < 12 years	.51*	1.06	.85	1.04
Mother Not Employed	1.10	.60	1.25	.77
No. of Siblings > 3	.69	.65	.66*	1.32
Occupation of Head of Household Unskilled	.83	1.03	.75	.95
Low Index of Environmental Opportunity	.90	1.20	1.97*	1.37*
Measures of Social Capital				
Encouragement from Mother for post-secondary education	1.54*	1.20	1.10	1.06
Encouragement from Teacher for post-secondary education	1.55*	2.15*	.98	.98
Parental goals for R of college or more	1.23	1.40	1.22	1.09
3 Reading Materials Available in the home	2.21***	1.45	1.36*	1.25
Controls				
Family Income in 1968	--	1.00	--	1.00
Lived in Large City @14	--	.86	--	.83
Education of Oldest Sibling 12+ years	--	.77	--	.76
Age in 1968	--	1.02	--	.97
In Poverty in 1968	--	.93	--	.39*
No. of Children by Age 27	--	.69*	--	.57***
Married at Age 27	--	4.36**	--	2.32*
1st Birth Occurred by Age 19	--	1.15	--	1.92*
Completed High School by Age 23	--	2.04*	--	1.73
1+ yrs of post-secondary education by age 27	--	.87	--	1.08
Black	--	.36*	--	.33*
N	691	379	1282	545
-2(LL)	633.9	279.4	1084.4	422.2
Model X^2	49.8***	65.5***	29.2***	51.9***

*p≤0.10, *p≤0.05, **p≤0.01, ***p≤0.001

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, Whites and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

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Table 10.5: Models Predicting the Odds of Avoiding Welfare at Least Four out of the Five Years Prior to Age 35 Among High Risk and Low Risk Women 17-25 Years of Age in 1968, Weighted

	High-Risk Status		Low-Risk Status	
	Risk & Social Capital Only	Risk, Social Capital, & Controls	Risk & Social Capital Only	Risk, Social Capital & Controls
Individual Measures of Risk				
Single Parent Family	.62	.54	.92	5.54
Parental Education < 12 years	.37*	.19	.58*	1.62
Mother Not Employed	1.06	1.11	1.36	.36
No. of Siblings > 3	.73	.57	1.21	8.79*
Occupation of Head of Household Unskilled	.60	.25	.94	1.29
Low Index of Environmental Opportunity	.66	.86	1.31	2.03
Measures of Social Capital				
Encouragement from Mother for post-secondary education	1.24	1.56	.75	.47
Encouragement from Teacher for post-secondary education	2.36*	1.42	2.65**	8.62*
Parental goals for R of college or more	.65	.59	2.00*	4.33*
3 Reading Materials Available in the home	4.40**	2.77	.89	.26*
Controls				
Family Income in 1968	--	1.00	--	1.00
Lived in Large City @14	--	.79	--	.39
Education of Oldest Sibling 12+ years	--	.85	--	1.73
Age in 1968	--	1.52*	--	1.88*
Received Welfare in 1969	--	1.63	--	2.41
No. of Children by Age 27	--	.57*	--	.66
Married at Age 27	--	13.9**	--	.60
1st Birth Occurred by Age 19	--	1.26	--	.67
Completed High School by Age 23	--	2.82	--	4.12*
1+ yrs of post-secondary education by age 27	--	1.18	--	17.70*
Black	--	.62	--	.02***
N	529	264	981	391
-2(LL)	303.7	99.3	412.4	104.2
Model X^2	32.5***	53.1***	25.1**	75.8***

*$p \leq 0.10$, *$p \leq 0.05$, **$p \leq 0.01$, ***$p \leq 0.001$

Source: Child Trends, Inc., tabulations of the National Longitudinal Survey of Young Women, 1968-1985 Waves, Whites and Black Females 14-25 in 1968.

Note: Table values are based on weighted data.

APPENDIX A

Coding Specifications for Pivotal Age Measures and Cumulative Experiences in Five Years Prior to Pivotal Age

Pivotal Age Measures - Events by age 27 & age 35

Each of our outcome measures are assessed at two pivotal points in the young woman's adult life -- age 27 and age 35. In order to create these measures, our primary objective is to determine the survey year in which the respondent turns the particular "pivotal" age, and to use event outcome data from that survey year.

Using this strategy, however, leads to two possible sources of missing data: 1) the NLSYW was administered biennially after 1973. Thus, some respondents reached their pivotal age during years for which no interview was fielded; 2) some respondents were not interviewed during a particular pivotal year.

To maximize the number of cases available for our analyses, an algorithm was created to examine the year in which the respondent would reach each pivotal age. If data were not available for the respondent for that particular year, either the prior or the subsequent interview was used, depending upon which was closest to the respondent's pivotal age. For example, if it was determined that a respondent was to turn 27 in 1974, (a year in which no survey was fielded), data for both the preceding and subsequent survey years were examined. The survey closest to the respondents 27th birthday was selected. Thus, age specific outcomes represent events observed "at" or "around" age 27 and age 35.

Cumulative Experiences in Five Years Prior to Pivotal Age Outcomes

Two of our outcome measures -- avoiding poverty and welfare in the five years prior to age 27 and age 35 -- represent cumulative outcome experiences. The objective with these measures was to develop variables that capture cumulative experiences near the pivotal age, rather than documenting the presence/absence of the outcome at one particular point in time. We felt this was especially important for measures such as poverty and welfare, where a cross-sectional assessment may not accurately reflect the respondent's level of financial stability. The procedure for calculating the five-year cumulative experience is described below. The same logic was applied to the calculation of age 27 and age 35 outcomes for poverty and welfare avoidance.

Three steps were used to create the cumulative experience measures: 1) determine the survey year at or closest to the respondent's pivotal age; 2) determine poverty and welfare status in each of the five years prior to the respondent's pivotal age; 3) sum the number of years, in the five years prior to pivotal age "x", that the respondent avoided being in poverty or being on welfare.

Step 1 was carried out using the algorithm described above as part of creating the pivotal age measures. After determining the survey year at or near the respondent's pivotal age, we identified the five survey years prior to each pivotal age. The respondent's poverty and welfare status for each of these survey years is determined and summed to create cumulative experience measures.